

EXHIBIT P



Personal Mobile and online banking with Wells Fargo **Online Access Agreement**

Online Access Agreement

Version Effective November 30, 2023

This Online Access Agreement ("Agreement") governs your use of:

- Wells Fargo Online®
- Wells Fargo Business Online®
- Wells Fargo Mobile®
- Wells Fargo Advisors® online services

In this Agreement, "Service" refers to all Wells Fargo Online, Wells Fargo Business Online, Wells Fargo Mobile, or Wells Fargo Advisors online and mobile services, plus all the Eligible Accounts and Online Financial Services you can access via the Website after entering into this Agreement, as described further below.

Please read this Agreement carefully. By selecting "I Agree" below, or by using the Service or authorizing a person to use the Service on your behalf, you agree to the terms and conditions of this entire Agreement.

This Agreement covers, among other things:

- **Our obligations to you.**
- **Your obligations as a user of the Service.**
- **Waiver of "two or more signature" requirements on accounts.**
- **How we send you notices and disclosures.**
- **Your agreement with us to use binding arbitration for most disputes arising under this Agreement or about the Service and to waive the right to a trial by jury.**
- **Your waiver of class action rights.**
- **Limitations on our liability to you.**
- **The security procedures that apply to online transactions under this Agreement and the various addenda agreements.**
- **Your agreement with us that South Dakota law will control this Agreement, without regard to conflict-of-law rules.**

If you have any questions regarding this Agreement, please call **1-800-956-4442**.

Definitions

We, Us, Our, and Wells Fargo

Wells Fargo Bank, N.A. and any of its affiliates or direct or indirect subsidiaries, when any of them have established an Eligible Account or provided an Online Financial Service.

It also includes "Wells Fargo Advisors," which refers to Wells Fargo Clearing Services, LLC ("WFCS"), and Wells Fargo Advisors Financial Network, LLC.

You or Your

Each owner of an Eligible Account, a person applying for an Eligible Account, or Eligible Beneficiary entitled to online access of a Trust and Investment Management Account, or a Delegate or Authorized Representative.

Access Device

Means a card, code, or other means of access to a consumer's account, or any combination thereof (including username and password), that may be used by the consumer to initiate electronic fund transfers.

Authorized Representative

A person with authority (actual or apparent) to take action or make decisions with respect to an Eligible Account or an Online Financial Service. This definition includes any person (1) who has actual or apparent

Additional service agreements

The following addenda agreements apply if enrolled in these additional services.

- [Zelle® Transfer Service](#)
- [Direct Pay](#)
- [Sender's Rights for ExpressSend Transfers](#)
- [Credit Close-UpSM \(FICO\)](#)

authority to access, manage, administer, or transact business for an Eligible Account or an Online Financial Service, regardless of whether that person has signed a signature card or other relevant documentation or (2) who is a Delegate.

Business

Any person or entity other than a Consumer with an Eligible Account where an Online Financial Service is requested.

Business Day

Every day is a Business Day except Saturdays, Sundays, and federal banking holidays.

For brokerage accounts, Business Day also excludes U.S. stock exchange holidays.

Consumer

A natural person (not a business or other entity) with an Eligible Account for which an Online Financial Service is requested primarily for personal, family, or household purposes.

Delegate

Authorized Representatives appointed using the Delegate Tools.

Delegate Tools

Management tools we provide that help you manage the authority and access for some of your Authorized Representatives. Delegate Tools let you limit or control the access that certain Authorized Representatives will have and/or tasks they can perform with an Eligible Account or Online Financial Service.

Eligible Account

Each Wells Fargo product that you own or have applied for that is accessible through the Website.

Eligible Accounts include deposit accounts, loans, credit cards, lines of credit, investment products, securities accounts, brokerage accounts, rewards accounts, and other products or accounts you have with us. Eligible Accounts also include brokerage accounts carried or custodied by WFCS in its capacity as a clearing broker-dealer for unaffiliated broker-dealers that have introduced the brokerage accounts to WFCS ("WFCS Custodied" brokerage accounts).

Some Online Financial Services are available for only certain types of Eligible Accounts.

Eligible Beneficiary

A person named in the governing document of a Trust and Investment Management Account as the recipient or potential recipient of funds from the account. An Eligible Beneficiary is entitled to have online access to that account.

Financial Management Software

Quicken®, QuickBooks®, Xero™ and other financial management software we may identify on the Website.

Include or Including

When used at the beginning of a list of one or more items, indicates that the list contains examples. The list is neither exclusive nor exhaustive, and the items in the list are intended only as illustrations.

Mobile Banking Service

Each of the products and services you may access through the Service using a Mobile Device. These products and services may be accessed through browsers, and apps, for example. Not all Eligible Accounts are accessible through the Mobile Banking Service.

Mobile Device

A cell phone, smartphone, tablet, or any other handheld or wearable communication device satisfying the hardware and software requirements we specify.

Online Access Process

The term Online Access Process includes:

- The terms under which you're allowed to access and use the Service via the Website.
- The process used to access the Service (including required security procedures) via the Website.
- Our right to change, suspend or terminate all or part of the Service, this Agreement, or your access to the Service.

Online Financial Service

The term Online Financial Service includes:

- Each product or service you may access or enroll in through the Website, including the Mobile Banking Service and any chat, virtual assistant, or similar service that may be available. Not every product or

service made available through the Online Financial Service may be available through both Wells Fargo Online/Wells Fargo Business Online, and the Mobile Banking Service.

- Actions you take, and instructions you give us, through the Website about opening or maintaining Eligible Accounts.

The term Online Financial Service does not include an Eligible Account.

Service

All Wells Fargo Online, Wells Fargo Business Online, Wells Fargo Mobile, and Wells Fargo Advisors online and mobile services, plus all the Eligible Accounts and Online Financial Services you can access or enroll in via the Website after entering into this Agreement.

Trust and Investment Management Account

Each Wells Fargo investment management or trust account you have with us that is an Eligible Account, including trust administration, investment management, fiduciary, and certain custodial accounts.

Website

The term Website includes:

- All Wells Fargo Online, Wells Fargo Business Online, Wells Fargo Mobile, and Wells Fargo Advisors online services and all other web pages maintained by us and accessible through wells Fargo.com, wells Fargoadvisors.com, or the Wells Fargo Mobile app.
- Any other Wells Fargo website or web pages you can access only after you or an Authorized Representative enter into this Agreement.

Website does not include any Wells Fargo website with its own separate agreement governing online access.

1. About this Agreement

[\(a.\) Description](#)

[\(b.\) Other Agreements with Us](#)

[\(c.\) Conflicts Between Agreements](#)

1(a). Description

The Service is subject to this Agreement. The following are also considered part of this Agreement:

- [General Terms of Use](#) for the Website; and
- Terms or instructions that appear on a screen when enrolling for, activating, accessing, or using the Service.

The Service is based in the United States and is intended for use by customers located within the United States. We do not make any representation that the Service is appropriate or available for use outside of the United States. You are prohibited from accessing the Service from territories where the use of the Service is not permitted. If you choose to access the Service from locations outside the United States, you do so at your own risk and you are responsible for compliance with local laws and regulations.

1(b). Other Agreements with Us

In addition to this Agreement, you may have a separate agreement with us for each of your Eligible Accounts and Online Financial Services. Those agreements (for example, your deposit account agreement or your credit card agreement with us) will continue to apply to each of those accounts or services, along with this Agreement.

1(c). Conflicts Between Agreements

If this Agreement conflicts with or is inconsistent with another agreement with us, then the other agreement will control and take precedence, unless this Agreement specifically states otherwise. The other agreement will only control with respect to the Eligible Account or Online Financial Service it is associated with, and only to the extent necessary to resolve the conflict or inconsistency. There are two exceptions to the general rule described above: If another agreement you have with us includes terms that address the Online Access Process, this Agreement will control and take precedence in resolving any inconsistencies between this Agreement and the terms in the other agreement that address the Online Access Process. Also, the original version of this Agreement is in the English language. Any discrepancy or conflicts between the English version and any other language version will be resolved with reference to and by interpreting the English version.

Trust and Investment Management Accounts are granted online access generally for view access only. Certain terms and conditions specified in this Agreement may not apply to Trust and Investment Management Accounts. To the extent there is a conflict between the terms and conditions of the agreements or applicable

law governing Trust and Investment Accounts and this Agreement, the terms and conditions or applicable law governing the Trust and Investment Management Accounts control.

2. The Service

(a). Description

(b). Owners, Joint Account Owners, Authorized Representatives, and Delegates

(c). Signature Requirement Waiver

(d). Summary of Acknowledgements

2(a). Description

Under the terms and conditions of this Agreement, you may use the Service to:

- Access your Eligible Accounts;
- Obtain Online Financial Services; and
- Perform authorized transactions through the Website.

For your Eligible Accounts, transactions available to you may include obtaining balance information, transaction history, and other information. For some Eligible Accounts, the balances and transaction history may only show activity as of the close of the previous Business Day.

2(b). Owners, Joint Account Owners, Authorized Representatives, and Delegates

If an Eligible Account is owned by more than one person (joint account), or has an Authorized Representative or Delegate, each person may provide us with instructions (written, electronic, or verbal); make any decision; obtain any information; or make any request associated with the Eligible Account and related Online Financial Services, to the extent allowed by agreements covering the Eligible Account.

Each owner of an Eligible Account, Authorized Representative, and Delegate, will need to individually enroll in the Service to access it, and will each need a unique password and username.

We may offer Delegate Tools (online or otherwise) that help you manage the authority and access of the Authorized Representatives and Delegates you appoint. Some Delegate features may not be available for certain accounts or customers. Additional features may include:

- Owners and certain Authorized Representatives of Eligible Accounts may use the Delegate Tools to name a Delegate;
- We may provide Delegate Tools that let one Delegate establish, or manage the access of, another Delegate;
- Delegates who are Authorized Representatives may also have authority in addition to that established using the Delegate Tools;
- We will treat a Delegate appointment by one owner or certain Authorized Representatives of an Eligible Account as a Delegate appointment by all other owners of that Eligible Account;
- View Only – Guest users and authorized users may have access to an Eligible Account or Online Financial Service, but only to view balance and transaction information and other non-transactional capabilities as permitted by the Service. If Delegate Tools are used by you to grant a guest user or authorized user with a username, password or other login credential to access an Online Financial Service, you are responsible for any actions taken using your, your guest user, or authorized user's username and password; and
- View and Transact – Authorized Representatives may have access to an Eligible Account or Online Financial Service, and may engage in and authorize specified transactions permitted by the Service.

If you make someone who is enrolled in the Service an authorized signer on an Eligible Account, we may treat that authorized signer as a Delegate and automatically assign View and Transact authority to that Delegate.

You agree that you may only appoint Delegates in accordance with the requirements we provide to you. This provision takes precedence over any conflicting provision in any other agreement you have with us. We may discontinue offering Delegate options or permitting Delegates to access your Eligible Account or Online Financial Services at any time, without prior notice.

An Authorized Representative or Delegate's transactions are considered authorized, unless (1) you tell us that they are no longer authorized as an Authorized Representative or Delegate, and (2) we have had reasonable opportunity to act on your notification (unless otherwise provided by law or regulation).

For more details, please see the agreements for your Eligible Accounts and Online Financial Services.

A Delegate's authority will end when we have a reasonable opportunity to act on any of the following:

- An owner of an Eligible Account or Authorized Representative lets us know that the Delegate's authority has ended and requests that the Delegate be removed.
- An owner lets us know that the owner who appointed the Delegate is no longer an owner on the Eligible Account and requests that the Delegate be removed.
- If we get written notice of the delegating owner's death/incapacity from a reliable source such as a court (applies to Consumer and sole-proprietor Business Eligible Accounts only) and requests that the Delegate be removed.
- The Delegate is no longer enrolled in the Service as a Delegate.

You can also call **1-800-956-4442** or the phone number located on your statement for assistance in managing your Delegate access. If you made a Delegate appointment through another area, you may need to follow the process for terminating the Delegate appointment through that same area to ensure all required actions are completed.

2(c). Signature Requirement Waiver

Any requirement to verify two or more signatures on any item (such as a check) does not apply to electronic transfers. This means that you're allowing any Authorized Representative on your Eligible Account to individually make electronic transfers, even though his/her authority to transfer or withdraw funds from your account by some other means (such as by check) must be exercised jointly with one or more other persons.

This provision controls and takes precedence over any conflicting provision in any other agreements you have with us.

2(d). Summary of Acknowledgements

You agree that:

- Each of your Authorized Representatives and Delegates will be acting as your agent and will be bound by this Agreement and any separate agreement governing the Eligible Account or Online Financial Service.
- We may rely and act on the instructions of any Authorized Representative or Delegate.
- All transactions that an Authorized Representative or Delegate performs on an Eligible Account or Online Financial Service, including those you did not want or intend, are transactions authorized by you. You are solely responsible for those transactions.
- You are solely responsible for supervising all of your Authorized Representatives and Delegates, and monitoring the actions they take on your behalf, whether or not we provide Delegate Tools for managing their authority.
- You will be responsible for ensuring each Authorized Representative or Delegate maintains the confidentiality of that person's username, password, or other login identification.
- Each Delegate will access and use each Eligible Account and Online Financial Service, in accordance with the authority given to the Delegate by the delegating owner or Authorized Representative.
- Each time the Delegate accesses, views, or transacts on an Eligible Account or Online Financial Service, you represent and warrant to us that the delegating owner authorizes the Delegate's action.
- If we get conflicting instructions, if we believe that an Eligible Account's security or our security may be at risk as a result of a Delegate, or if the Delegate violates any part of this Agreement, we may at our sole discretion end the Delegate's access to:
 - The Service.
 - An Eligible Account.
 - An Online Financial Service.

We may also prevent the individual from being a Delegate, or discontinue the individual's Delegate authority, without prior notice to you or any Eligible Account owner.

3. Access

[\(a\). Accessing Eligible Accounts and Online Financial Services](#)

[\(b\). Account Linking and Display](#)

[\(c\). Availability and Unavailability of Service](#)

[\(d\). Terminating Online Access](#)

[\(e\). Business Eligible Accounts: Additional Provision](#)

3(a). Accessing Eligible Accounts and Online Financial Services

You authorize Wells Fargo to provide access to your Eligible Accounts and Online Financial Services through the Service. You may access your Eligible Accounts and Online Financial Services through the Website to

obtain information and perform transactions authorized on the Website.

To access your Eligible Accounts and Online Financial Services through the Website, you need a username, a password, and required hardware and software (see [Online Banking Help](#) for details). To complete your enrollment in the Service, you will be required to validate your email address. Additionally, you are required to maintain an email address that is continuously operational to receive email communications from us in order to continue to access your Eligible Accounts and Online Financial Services through the Website. You must provide all computer, telephone and other equipment, software (other than any software provided by us) and services you need to access the Service. You must also comply with any other security procedures we may establish.

When using the Mobile Banking Service, you may generally access certain Eligible Accounts through the mobile browser, our mobile apps, or get certain information through text messaging or push notification on a Mobile Device. In order to do so, you must provide us with (and maintain) a valid mobile phone number, which you are the owner of or have the delegated legal authority to act on behalf of the mobile subscriber.

3(b). Account Linking and Display

Once you enroll for the Service, you can link and display certain Eligible Accounts. Eligible Accounts that are linked and displayed through the Mobile Banking Service may be subject to certain limitations and restrictions.

Eligible Accounts will appear on your Account Summary page on the Website without regard to who else may have an ownership interest in each Eligible Account.

3(c). Availability and Unavailability of Service

Subject to the terms of this Agreement, you'll generally be able to access your Eligible Accounts and Online Financial Services through the Website 24 hours per day, 7 days per week.

Sometimes the Service may be unavailable due to system maintenance or circumstances beyond our control. During these times, you may be able to call Online Customer Service at **1-800-956-4442**, use a Wells Fargo ATM, or visit a Wells Fargo branch to obtain information about your Eligible Accounts. For brokerage accounts and services, contact your Financial Advisor, or call **1-877-879-2495** or **1-877-488-3748** (WFCS Custodied brokerage accounts).

3(d). Terminating Online Access

This Agreement will be in effect from the date we accept your enrollment in the Service and at all times while you're using the Service or any Online Financial Service.

Unless otherwise required by applicable law or regulation, either of us can terminate this Agreement and/or your access to any Eligible Account or Online Financial Service through the Service, in whole or in part, at any time. For example, we may terminate your access to the Services due to inactivity, at any time. We will try to notify you in advance of any termination, but are not required to do so.

We also may terminate access upon proper notification of death.

If you violate any terms of this Agreement (including non-payment of fees under any applicable fee schedule) or any other agreement you have with us, you agree that we may suspend or terminate your access to any of your Eligible Accounts and Online Financial Services. We are not required to reinstate or re-activate your access.

If you close all your Eligible Accounts, terminate your Online Financial Services, or withdraw from the Service, we may suspend or terminate your access without prior notification. We are not required to reinstate or re-activate your access. If reinstated, the then-current terms of this Agreement will control.

If you want to remove online access for an Eligible Account, you can do so through the Service or call:

- Wells Fargo Online Customer Service at **1-800-956-4442**
- Wells Fargo Advisors accounts, call **1-877-879-2495** or **1-877-488-3748** (WFCS Custodied brokerage accounts)

3(e). Business Eligible Accounts: Additional Provision

If you have a Business Eligible Account or Business Online Financial Service, before authorizing access to the Service, we may require (based on terms, conditions, or other agreements) any Authorized Representative to enter into this Agreement, as amended.

4. Electronic Fund Transfers Timing (General)

Unless the Website or our other agreements with you say otherwise, electronic fund transfers completed through the Service before the transfer cut-off time on a Business Day will be posted to your Eligible Account the same day. Credit card, line of credit, loan, and mortgage transactions may take up to three Business Days to process, but will post as of the Business Day the transaction was made.

All transfers completed after the transfer cut-off time on a Business Day, or on a day that is not a Business Day, will be posted on the next Business Day.

Please note that electronic fund transfers:

- **Between financial institutions** will be processed, completed, and posted by the other institution following its own rules.
- **To and from brokerage accounts** may have different transfer cut-off times or posting times.
- Initiated through the Service for **person-to-person payments** may have different transfer cut-off or posting times.

For more information regarding instant payments, please see your Eligible Account agreement and the Bill Pay instant payments provisions in Section 6 below.

5. Electronic Fund Transfers Provisions (Consumer Accounts Only)

[\(a\). Applicability](#)

[\(b\). Your Liability](#)

[\(c\). Errors/Unauthorized Electronic Fund Transfers/Questions](#)

[\(d\). Documentation](#)

[\(e\). Handling Preauthorized \(Recurring\) Payments](#)

[\(f\). Our Liability for Failure to Make Transfers](#)

5(a). Applicability

The provisions in this Section apply only to electronic fund transfers (EFTs) that debit or credit a Consumer's checking, savings, or other asset account and are subject to Regulation E (subpart A), which implements the federal Electronic Fund Transfer Act. Wire transfers that debit or credit a Consumer's account are not EFTs and are not governed by the provisions of this Section.

When applicable, we may rely on any exceptions to the provisions in this Section that are covered in Regulation E. All terms in this Section not defined in this Agreement but defined in Regulation E will have the meaning given in Regulation E.

5(b). Your Liability

Your liability for an unauthorized EFT or a series of related unauthorized EFTs will be determined as follows:

Event: Loss or theft of Access Device (including username and password)

If you notify us...

Within two Business Days after learning of the loss or theft.

Your liability won't exceed...

Lesser of \$50, OR the total amount of unauthorized EFTs that occur before notice to us.

Event: Loss or theft of Access Device (including username and password)

If you notify us...

More than two Business Days after learning of the loss or theft of your Access Device up to 60 days after we send you a statement showing the first unauthorized transfer made with Access Device.

Your liability won't exceed...

Lesser of \$500, OR the sum of:

- a) \$50 or the total amount of unauthorized EFTs occurring in the first two Business Days whichever is less; AND

Event: Loss or theft of Access Device (including username and password)

b) the amount of unauthorized EFTs occurring after two Business Days and before notice to us.

Event: Loss or theft of Access Device (including username and password)**If you notify us...**

More than 60 days after we send you a statement showing first unauthorized EFT made with Access Device.

Your liability won't exceed...

- For transfers occurring WITHIN the 60 day period: Lesser of \$500, OR the sum of: (a) \$50 or the total amount of unauthorized EFTs occurring in the first two Business Days whichever is less; AND (b) the amount of unauthorized EFTs occurring after two Business Days and before notice to us.
- For transfers occurring AFTER the 60 day period, you may have unlimited liability, until you notify us.

Event: Unauthorized EFT(s) NOT involving loss or theft of an Access Device (including username and password)**If you notify us...**

Within 60 days after we send you a statement on which the unauthorized transfer first appears.

Your liability won't exceed...

No liability.

Event: Unauthorized EFT(s) NOT involving loss or theft of an Access Device (including username and password)**If you notify us...**

More than 60 days after we send you a statement on which the unauthorized transfer first appears.

Your liability won't exceed...

Unlimited liability for unauthorized EFTs occurring 60 days after the statement and before notice to us.

If your delay in notifying us was due to extenuating circumstances, we'll extend the times specified in the immediately preceding paragraphs to a reasonable period.

Note that these liability rules are established by Regulation E, which implements the federal Electronic Fund Transfer Act and do not apply to business accounts. Our account agreements regarding unauthorized debit card and ATM card transactions may give you more protection, provided you report the transactions promptly. Please see the agreement you received with your ATM card or debit card, and the Eligible Account agreement.

5(c). Errors/Unauthorized Electronic Fund Transfers/Questions

Here's how to notify us when you believe that an error, unauthorized EFT, or unauthorized transfer has been or may have been made:

- **Phone.** 1-800-956-4442, 24 hours a day, 7 days a week.
- **Paper Mail.** Wells Fargo Bank, N.A., P.O. Box 6995, Portland, OR 97228-6995.
- **Online.** Sign on to the Service with your username and password and use the appropriate form. For questions or errors about bill payment transactions, use the inquiry forms accessible through Bill Pay.

To notify us of errors regarding EFTs on your applicable brokerage account, follow the procedures in your brokerage account agreement. To notify us of errors regarding EFTs on an account serviced by Trust Services, contact your account team.

To limit your liability for subsequent unauthorized transfers, or to report any other errors, we must hear from you no later than 60 days after the date we send the first statement on which the problem or error appeared.

When contacting us about an error or with questions, please tell us:

- Your name and account number (if any).
- About the error or the transfer you question, and clearly explain why you believe it is an error or why you need more information.
- The dollar amount and date of the suspected error.

If you report a problem by phone, we may ask you to submit your complaint or question in writing within 10 Business Days. We'll determine whether an error occurred within 10 Business Days after we hear from you and will promptly correct any error. If we need more time to conduct our investigation, we'll notify you of our need for an extension of up to 45 days. If we decide to do this, we'll provisionally credit your account within 10 Business Days for the amount you think is in error, so you can use the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and don't receive it within 10 Business Days, we may not provisionally credit your account.

We may permit you to initiate or monitor the status of certain kinds of complaints or questions electronically on the Website. Complaints or questions you initiate via the process we provide on the Website will be considered as written notification.

For errors involving new accounts, point-of-sale, or foreign-initiated transactions, our investigation may take up to 90 calendar days. For new accounts, we may take up to 20 Business Days to credit your account for the amount you think is in error.

We will tell you the results within three Business Days after completing our investigation. If we decide that there was no error, we will send you a written explanation and you can ask for copies of the documents that we used in our investigation.

5(d). Documentation

You have the right to find out whether an EFT was credited to or debited from your Eligible Account. To do so, contact us at the number listed on your statement for your Eligible Account.

We'll send you a monthly statement if there are EFTs in a particular month. Otherwise, we'll send you a statement at least quarterly.

You can get a receipt at the time you make any EFT to or from your account using one of our ATMs or when you use your card at a merchant terminal.

5(e). Handling Preauthorized (Recurring) Payments

Right to stop payment: If you have told us in advance to make regular (recurring) payments out of your account, you can stop any of these payments. Here's how: Call Wells Fargo Phone Bank at **1-800-869-3557**, or write to us at Wells Fargo, Customer Correspondence, P.O. Box 6995, Portland, OR, 97228-6995, in time for us to receive your request three Business Days or more before the payment is scheduled to be made. If you call, we may also require you to put your request in writing and get it to us within 14 days after you call. Please refer to the account agreement governing your Eligible Account(s) for more information. To request a stop payment on a preauthorized EFT from an applicable brokerage account, follow the procedures noted in your brokerage account agreement.

Notice of varying amounts: If the amount of these regular (recurring) payments vary, the party you are going to pay should tell you 10 days before each payment, when it will be made and how much it will be. (The party you are going to pay may allow you to choose to get this notice only when the payment would differ by more than a certain amount from the previous payment, or when the amount would fall outside certain limits that you set.)

Liability for failure to stop payment: If you order us to stop one of these payments three Business Days or more before the transfer is scheduled, and we do not do so, we will pay for your losses or damages.

5(f). Our liability for failure to make transfers

If we do not complete a transfer to or from your account on time or in the correct amount according to our agreement with you, we will be liable for your losses or damages. However, there are some exceptions. For instance, we will not be liable if:

- Through no fault of ours, you do not have enough money in your account to make the transfer,
- The transfer would go over the credit limit on a credit account linked for Overdraft Protection,
- The Service was not working properly and you knew about the breakdown when you started the transfer,
- Circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions we have taken, or

- There is some other exception stated in any of our agreements with you.

6. Digital Bill Pay (Wells Fargo Bill Pay and Wells Fargo eBills)

[\(a\). General Description](#)

[\(b\). Fees](#)

[\(c\). Stop/Change Payment](#)

[\(d\). Scheduling Payments](#)

[\(e\). Errors and Liability](#)

[\(f\). Termination](#)

[\(g\). Wells Fargo eBills](#)

[\(h\). Third-Party eBills](#)

[\(i\). Bill Pay Instant Payments Service \(Only With Participating Billers/Payees\)](#)

6(a). General Description

Wells Fargo Bill Pay ("Bill Pay") lets you schedule bill payments through the Service. You must have at least one Eligible Account that is a Wells Fargo checking account, a Wells Fargo Advisors or WFCS Custodied brokerage account with the Brokerage Cash Services feature ("Brokerage Cash Services account"), a Priority Credit Line, or a Wells Fargo Bank Priority Credit Line (soon to be known as Portfolio Access Line) accessible through the Service, to use Bill Pay. You authorize us to add Eligible Accounts that are Wells Fargo credit card or loan accounts as payees in Bill Pay, but depending on your history related to those accounts, we may not automatically establish them as your Bill Pay payees. For certain providers, you may have to provide additional identification information to see the bill detail information from our Website, or you may have to visit your provider's site directly to see bill detail information.

You can arrange, at your option, for the payment of your current, future, and automatic (recurring) bills from the Eligible Accounts listed below. Please note that these Eligible Accounts, called "Bill Pay Funding Eligible Accounts," have certain payment limits, also listed below (with the exception of the Bill Pay instant payments service described in section (i) below). We may adjust these limits (such as we may establish a lower single payment limit for you) in our sole discretion without prior notice to you, unless otherwise required by applicable law or regulation. We may also establish or adjust limits for total daily, weekly, or monthly payments. For security reasons there may be additional limits on the amount, number, or type of transactions you can make using Bill Pay.

Account Type	Payment Limit
Wells Fargo checking accounts	\$50,000 per payment
Wells Fargo Money Market Checking accounts	\$50,000 per payment
Wells Fargo business credit card accounts	\$10,000 per payment and per day
Wells Fargo business lines of credit accounts	\$25,000 per payment and per day
Certain Wells Fargo home equity lines of credit accounts	\$10,000 per payment and per day
Certain Wells Fargo personal lines of credit	\$5,000 per payment and per day
Brokerage Cash Services account	\$50,000 per payment
Priority Credit Line	
Wells Fargo Bank Priority Credit Line (soon to be known as Portfolio Access Line)	

Bill Pay payments made with an eligible credit account cannot be used to make payments on other Wells Fargo credit products. A Bill Pay Funding Eligible Account may not be used to pay any part of the balance you owe on that Bill Pay Funding Eligible Account. Eligible Accounts that require two or more signatures or authorizations to withdraw or transfer funds may not be used as a Bill Pay Funding Eligible Account. A Bill Pay Funding Eligible Account must remain linked to the Service in order to use the Bill Pay Funding Eligible Account for current, future, and automatic (recurring) Bill Pay payments.

Other than as stated above, there is no limit to the number of payments that may be authorized (except that (1) payments funded with a credit account are limited to the total of the available credit in the account when payments are made, and (2) the number of transfers from an eligible money market checking account is limited as detailed in the Wells Fargo Deposit Account Agreement).

You may pay any payee approved by us in the continental United States, Alaska and Hawaii, and the following United States Territories: Guam, Puerto Rico, and the Virgin Islands. Payments to a person or business with an APO or FPO address will be made via paper check.

Joint account holders may use the same account as their Bill Pay Funding Eligible Account for their individual use of Bill Pay.

If you give us the name and address of a payee, you authorize us to follow your payment instructions regarding that payee. In some cases, we may submit payments to the best-known payee name or address. Bill Pay payments sent via paper check with varying payee names may be combined in one envelope if those payments have the same mailing address, and the payee has not registered their full/unique mailing address with the USPS, including their secondary address designation, e.g. - Suite, Room, Floor, Dept., Building, or Unit. If we need to, we'll change or reformat your payee account number to match the account number or format required by your payee for electronic payment processing and eBill activation.

Bill Pay is intended for your use only to pay bills and invoices, and not for any other purpose. Using Bill Pay to process payments on behalf of someone other than an owner is prohibited and will be grounds for termination of Bill Pay and your access to the Service.

We may use non-affiliated third parties acting on our behalf to process Bill Pay payments. These third-party processors must adhere to Wells Fargo's strict security and privacy-protection standards. Paper checks processed by non-affiliated third parties may show that they were drawn on the third-party processor, rather than on Wells Fargo Bank, N.A.

The date a Bill Pay payment starts processing is referred to in this Agreement as the "Payment Send On Date." Specific details about the Payment Send On Date will be provided on the Service Web pages when you schedule a Bill Pay payment. We may, at our option, pay or refuse to make bill payments funded by checking accounts, money market accounts, or a Brokerage Cash Services account if it would create an overdraft on those accounts. This decision remains discretionary regardless of whether we've previously honored or dishonored overdrafts.

If we receive a bill payment drawn against your checking account, money market, or a Brokerage Cash Services account, and there are insufficient available funds in that account to cover the payment, we may at our sole discretion:

- Cover the payment by transferring available credit or funds from an account you have linked for Overdraft Protection, or
- Pay the bill payment and create an overdraft on your account, or
- Decline the bill payment, or
- Re-attempt the bill payment the following Business Day (until this second attempt is completed, the payment is pending and cannot be canceled).

Any negative balance on your Funding Account will be governed by your applicable account agreements with us and fees may apply.

If a Bill Pay Funding Eligible Account is an eligible line of credit or business credit card account, we don't have to make a payment unless that account has sufficient available credit to pay the bill on the Payment Send On Date. Your account's terms and conditions describe "over limit fees" that may apply to you if any bill payments, associated fees, or finance charges cause your credit account balance to exceed the credit limit. The dollar amount of bill payments through your credit account (whether we make these payments electronically or by check) will be charged to that credit account on the Payment Send On Date.

Finance charges (such as interest and transaction fees) may apply to bill payments funded by a credit account; these charges will be shown to you during the payment scheduling process. Please see your credit account agreement and any written disclosure statements for more information.

If your Bill Pay Funding Eligible Account closes or is restricted for any reason, we'll cancel all pending payments associated with the account. It will be your sole responsibility to make all pending and future payments.

Wells Fargo offers a [Bill Pay Payment Guarantee](#) that applies to the use of Bill Pay in certain circumstances.

If Section 6 conflicts with any other provisions of this Agreement, Section 6 governs with respect to Bill Pay.

6(b). Fees

There are no monthly service fees for Bill Pay. Account fees (e.g. monthly service, transaction) may apply to the Bill Pay Funding Eligible Account. For more information on the account fees, please refer to the account agreement you received when you opened your account. See further discussion on other potential fees and charges in Section 6(a) above.

6(c). Stop/Change Payment

You have the right to stop or change any scheduled bill payment, if you: (1) do so within the Bill Pay secure online session or by calling Wells Fargo Online Customer Service at **1-800-956-4442**, and (2) have submitted your request in time to provide us a reasonable opportunity to act on it before we pay, cash, or otherwise become obligated to pay your bill. See [Bill Pay Payment Guarantee](#) for further information.

Stop payment requests aren't guaranteed: for example, payees can present paper check payments to their bank before the stop payment has been properly processed, and once a paper check has been cashed by the payee or credited to the payee's account it cannot be stopped. If we successfully stop the payment of a paper check, it may take up to seven Business Days for the funds to be credited back to your account.

6(d). Scheduling Payments

When making payments through Bill Pay, please allow enough time for your payee to receive your payment and credit your account properly. To avoid incurring a finance or other charge imposed by your payee, you must schedule a payment sufficiently in advance of the payment due date, so that the delivery date is before the payment due date.

Bill Pay payments sent by check will show the payer of the check as the "Name on Bill" you have provided for that payee record.

Payments must be scheduled before 7 pm Pacific Time to be processed on that day. We will withdraw funds from your Bill Pay Funding Eligible Account on the Business Day following your Payment Send On Date. Your Available Balance may be reduced by the amount of your payment on the calendar day following your Payment Send On Date, if that day is not a Business Day. Payments scheduled from brokerage accounts, if permitted, or a Brokerage Cash Services account may have different cut-off times.

If a paper check is sent and the check is not presented for payment within 90 days, we'll stop payment on the check and credit the check amount back to your Bill Pay Funding Eligible Account.

To avoid sending duplicate Bill Pay payments, if you schedule more than one payment to the same payee for the same amount on the same date, only one payment will be sent.

6(e). Errors and Liability

In addition to the provisions in Section 5 above and in Section 17(c) below, please refer to our [Bill Pay Payment Guarantee](#), which provides additional benefits in certain circumstances.

6(f). Termination

Wells Fargo may terminate your access to Bill Pay without prior notice:

- If you use or we suspect you have used Bill Pay for other, illegal, fraudulent, or unauthorized purposes.
- If you establish more than 999 payees.
- If you close your checking account, Brokerage Cash Services account, Priority Credit Line, or a Wells Fargo Bank Priority Credit Line (soon to be known as Portfolio Access Line) and don't timely designate a new checking account, a Brokerage Cash Services account, a Priority Credit Line, or a Wells Fargo Bank Priority Credit Line (soon to be known as Portfolio Access Line) as a Bill Pay Funding Eligible Account.
- For Eligible Accounts that are in default or subject to an automatic stay in bankruptcy.
- Upon the death of an owner.

If Wells Fargo terminates your use of Bill Pay, your online bill payment information will be lost and all pending payments will be canceled and are your sole responsibility.

6(g). Wells Fargo eBills

Wells Fargo eBills are the delivery of electronic payment statements for certain types of Wells Fargo loans and line of credit products through Bill Pay. Wells Fargo credit products eligible for Wells Fargo eBills are identified in the Bill Pay portion of the Website, "Eligible Credit Accounts." We may add or remove categories of credit products from the list of Eligible Credit Accounts at any time. You must enroll each Eligible Credit Account individually in Wells Fargo eBills.

You understand and agree that Wells Fargo eBills are provided for your convenience, and payments due continue to be your responsibility as stated in your promissory note, line of credit agreement, mortgage, deed of trust, credit card agreement, or security agreement for each Eligible Credit Account, as applicable.

Any individual borrower on your loan, line of credit, or account can enroll in Wells Fargo eBills. Regardless of the individual who enrolls in Wells Fargo eBills, the terms of this Agreement apply to all borrowers, individually

and jointly.

6(h). Third-Party eBills

Third-party eBills are electronic versions of paper bills made available from participating companies that may not contain the full statement details in them. eBills are updated automatically once the eBill is received from participating companies. If the company you are setting up for bill payment offers eBills, we will let you know that the eBill service is available and guide you through the enrollment process.

Companies may require you to provide certain information in order to verify your identity and validate your eligibility to receive an eBill. Wells Fargo does not control what criteria or information a company uses for their eBill setup. Please refer to the company's privacy notices or contact the company directly if you have concerns over the company's collection, use, and storage of your data. Once an eBill request is submitted, it may take up to ten (10) Business Days for a company to approve your eBill request. We will send you an email alert regarding the status of your eBill activation.

Since eBills are controlled by third-party companies, Wells Fargo takes no responsibility for any late charges or other adverse consequences if a company delays delivery or fails to deliver a complete or accurate eBill. If you do not receive an eBill or have questions about an eBill, please contact the company directly.

6(i). Bill Pay Instant Payments Service (Only With Participating Billers/Payees)

The provisions in this Section only apply to the Bill Pay instant payments service, which may use the RTP® network operated by a third party, The Clearing House, or another third party network. **If available for your participating biller/payee (payee)**, the Bill Pay instant payments service lets you send a payment from your Eligible Account that is an eligible Wells Fargo checking account to a participating payee in response to the payee's request for payment. We reserve the right to add additional accounts that are eligible for the Bill Pay instant payments service, in the future. The following provisions supplement your applicable Eligible Account agreement. If there is any conflict between these provisions and your Eligible Account agreement, these provisions will control with respect to the Bill Pay instant payments service.

You can access the Bill Pay instant payments service in Wells Fargo Bill Pay, only in the Wells Fargo Mobile app. When you send a payment using the Bill Pay instant payments service, you authorize us to deduct the amount of the payment from your account immediately, and the funds will typically be made available to the payee within seconds, 24 hours a day, including weekends and holidays. **After it is sent, an instant payment cannot be canceled or amended.** You can request that a payee return funds to you, but the payee is not required to return the funds, even if you entered an incorrect amount, sent a payment to the wrong payee, or did not receive goods or services from the payee as expected. You are responsible for the accuracy of all information you enter to send a payment. If you want to request that a payee return funds that you sent through the Bill Pay instant payments service, please notify us by calling Wells Fargo Online Customer Service at **1-800-956-4442**. Our sole obligation is to transmit the request to the payee's financial institution through the Bill Pay instant payments service. Any dispute between you and a payee must be resolved directly between you and the payee.

When you send a payment using the Bill Pay instant payments service, you authorize Wells Fargo to share your personal information, including your name, Wells Fargo account number, and routing transit number, with The Clearing House, or another third party network, as applicable, for the Bill Pay instant payments service that you have requested. You also authorize The Clearing House, or another third party network, as applicable, to share that information with your payee's bank and agree that the information may potentially be shared with your payee. By participating in the Bill Pay instant payments service, you acknowledge that Wells Fargo is not responsible for a third party's privacy practices or level of security.

You may not make a payment that exceeds a payee's request for payment to you. You may not send more than \$50,000.00 through the Bill Pay instant payments service in a single payment. We may adjust these limits (such as we may establish a lower single payment limit for you) in our sole discretion without prior notice to you, unless otherwise required by applicable law or regulation. We may also establish limits for total daily, weekly, or monthly payments. For security reasons there may be additional limits on the amount, number, or type of transactions you can make using the Bill Pay instant payments service. For more details on the applicable limits for the Bill Pay instant payments service, log in to Bill Pay in Wells Fargo Mobile Banking.

A payment may fail or be delayed if:

- there are insufficient funds available in your account to send the payment
- the payment does not comply with these provisions or the third party network rules
- the payment exceeds the transaction limits
- there is suspected fraud, or in order to comply with regulatory requirements
- the payee rejects it
- the Bill Pay instant payments service is unavailable for any reason, including due to The Clearing House or another third party network (as applicable).

If a payment is delayed or we do not send it, we will notify you.

If you believe that an erroneous or unauthorized payment has been made through the Bill Pay instant payments service using your account, or that your account credentials have been lost, stolen, or otherwise

compromised, please contact us immediately in accordance with Section 5.

We may suspend or terminate your access to Bill Pay at any time, including if we determine that you have used the Bill Pay instant payments service in a manner that violates these provisions. We may also discontinue or modify the Bill Pay instant payments service at any time.

Instant payments will be governed by the laws of the state of New York, including New York's version of Article 4A of the Uniform Commercial Code, as applicable, without regard to its conflict of laws principles.

7. Bank-to-Bank Transfers, and Transfers and Payments Between Your Wells Fargo Accounts

[\(a\). Description](#)

[\(b\). Information Authorization for non-Wells Fargo Accounts](#)

[\(c\). Accounts](#)

[\(d\). Transfer Types and Limitations](#)

[\(e\). Authorization](#)

[\(f\). Fees](#)

[\(g\). Suspension, Reinstatement, and Termination](#)

[\(h\). Account Number Policy](#)

[\(i\). Your Responsibility for Errors](#)

[\(j\). Our Liability](#)

[\(k\). Security](#)

7(a). Description

The "Transfer & Payments Service" (wire transfers are not a part of this service) lets you transfer funds:

- Between your Wells Fargo Eligible Accounts;
- Between your Wells Fargo checking and savings accounts and your accounts at other U.S. financial institutions;
- From your accounts at other U.S. financial institutions to make payments to your Wells Fargo credit accounts (such as your eligible home equity lines of credit and loan accounts, credit card accounts, and auto loan and mortgage loan accounts); and
- Between your brokerage accounts with Wells Fargo affiliates (excludes brokerage arrangements that are part of a retirement plan) and your accounts at other U.S. financial institutions.

In this Section, "Account(s)" refers to each of the accounts referenced above.

For brokerage clients, Wells Fargo provides the online transfer access on the Website and the brokerage affiliate transfers the money according to requests made on the Website.

If your Wells Fargo Accounts and/or Service are terminated for any reason, you will have no further right or access to use the Transfer & Payments Service.

7(b). Information Authorization for non-Wells Fargo Accounts

We may verify the non-Wells Fargo Accounts that you add to the Transfer & Payments Service. You authorize us to validate the non-Wells Fargo Accounts in a manner selected by us, including through the use of a test transfer, in which one or more low value payments is credited to and debited from your non-Wells Fargo Account. Once the test transfer is complete, we may ask you to access this non-Wells Fargo Account to tell us the amount of the test credit or debit or any additional information reported by your Financial Institution with this test transfer. We may also verify non-Wells Fargo Accounts by requiring you to submit proof of ownership of such Account(s).

This could delay your payments to your Wells Fargo credit accounts and you may need to use alternate ways to make payments in the meantime to avoid late fees and/or other charges.

7(c). Accounts

By using the Transfer & Payments Service, you represent and warrant to us that:

- You own or are an Authorized Signer on the Account held with us and at the non-Wells Fargo U.S. financial institution;
- Your Account at the non-Wells Fargo U.S. financial institution is a United States account;
- Your Account and applicable law permit transfers;

- You have the right to authorize and permit us to access your Accounts to complete such fund transfers or for any other purpose authorized by this Section;
- By disclosing to us and authorizing us to use Account information and complete the transfer you are not violating any third party rights; and
- Information you provide to us is true, current, accurate, and complete.

You authorize and permit us to use information you submit to make transfers and to configure the Transfer & Payments Service to be compatible with the Accounts.

At all times your relationship with each non-Wells Fargo U.S. financial institution is independent of Wells Fargo and your use of the Transfer & Payments Service. We will not be responsible for any acts or omissions by the non-Wells Fargo U.S. financial institution, including any modification, interruption, or discontinuance of any Account by such financial institution or by any other third party, or any fees (including overdraft) that the non-Wells Fargo U.S. financial institution may charge you during the validation process described in Section 7(b) above.

Not all types of accounts are eligible for Transfer & Payments Service. We may decline the use of any Account that we believe may present a risk to you and/or us. Be sure to check with your U.S. financial institution for restrictions regarding transfers among your retirement (401k, IRA, etc.), savings, trusts, loans, custodial, business, corporate, and other account types.

7(d). Transfer Types and Limitations

Type of Transfers. We may add new features to the Transfer & Payments Service, including a next day service and a higher limit service. You will be approved or declined for any such additional service at our sole discretion and additional terms and conditions may apply. We may at any time decline a fund transfer that we believe may violate applicable law or regulation.

Frequency of Transfers. We do not limit the number of fund transfers you may make; however, the account agreement for the relevant Account may provide transfer limits. For security and risk management reasons, we may modify the limit, the frequency, and the dollar amount of transfers you can make using our Transfer & Payments Service. The limits on the frequency and dollar amount of transfers are solely for the protection of Wells Fargo.

Dollar Amount of Transfers. You may not make fund transfers in excess of dollar limits for the Transfer & Payments Service. We reserve the right to change the dollar amount of fund transfers you are permitted to make using our Transfer & Payments Service. In the event that your use of the Transfer & Payments Service has been suspended and reinstated as provided below (see Section 7(g) Suspension, Reinstatement, and Termination), you understand and agree that your use of the Transfer & Payments Service thereafter may be subject to lower dollar amount limitations than would otherwise be permitted by us.

Failure or Rejection of Transfers. Upon learning that the fund transfer could not be completed, we may, but are not required to, make a reasonable effort to complete the transfer again. If the fund transfer fails, we will notify you to contact your non-Wells Fargo financial institution to learn more about the failure.

We reserve the right to decline: (i) any fund transfer, (ii) to submit fund transfer instructions or orders, or (iii) to carry out change or cancellation requests.

You represent and warrant to us that you have enough money in the non-Wells Fargo Accounts to make any funds transfer you request that we make on your behalf through the Transfer & Payments Service, and you are solely responsible for any fees or other penalties that may be assigned by your financial institution for a funds transfer that exceeds your non-Wells Fargo Account balance(s). If we receive a transfer request against your Wells Fargo Account and there are not enough available funds in your Account to cover the transfer, we may at our sole discretion:

- Cover the transfer in accordance with the terms of any written Overdraft Protection plan that you and we have established;
- Cover the transfer and create an overdraft to your Account; or
- Decline the transfer.

We may make this decision regardless of whether we may have previously honored or dishonored overdrafts. Fees may vary depending on the action we take. Any negative balance on an Account with Wells Fargo is governed by the applicable agreement for that Account, including fees that may apply.

Your Right to Cancel a Transfer. Payments that are in process cannot be canceled or stopped. When the Transfer & Payments Service offers recurring and/or future one-time transfers, you may cancel any transfer as long as we receive the request before the process date or other applicable cut-off time of the one-time transfer or the next scheduled recurring transfer. For recurring transfers, you may cancel only the next scheduled transfer or the entire recurring transfer schedule. After the entire recurring transfer schedule is canceled, all future transfers will be canceled and you must reschedule it if you want transfers to be made in the future.

You may cancel a transfer by logging on to the Transfer & Payments Service or by contacting us at Wells Fargo Online Customer Service at **1-800-956-4442**.

7(e). Authorization

You agree that your transfer instructions are the authorization for us to complete the fund transfer. You authorize us to select any means to execute your fund transfer instructions, such as the Automated Clearing House (ACH), check, or other clearing service. You will be bound by the rules, laws, and regulations that govern the applicable fund transfer systems, such as ACH rules as published by the National Automated Clearinghouse Association (Nacha) or Article 4A of the Uniform Commercial Code.

We will make all reasonable efforts to process your transfer requests in a timely manner; however, we reserve the right to hold funds pending settlement or for such period of time as we deem necessary, in our sole discretion, to cover items which may be returned unpaid. For Wells Fargo Accounts, any interest earned on such funds during the hold period will remain the property of Wells Fargo. For brokerage Accounts at a Wells Fargo affiliated broker-dealer, any interest will remain in the brokerage Account.

To complete your fund transfer, we may utilize ACH transfers or another third party network which will result in a debit to one of your Accounts and a credit to another of your Accounts. All Wells Fargo ACH transfers go through a Wells Fargo transfer account. For ACH debit entries (which debit your other Account and credit your Wells Fargo Account), Wells Fargo Bank typically holds funds for 3-4 Business Days to make sure that the item will not be returned unpaid before we will credit your Account. The hold times may vary for brokerage Accounts at a Wells Fargo affiliated broker-dealer. If the ACH transaction is returned for any reason and the payment has been credited to your Account, you authorize us to debit your Account, in whole or in part, for the amount of the returned item and any applicable fees resulting from the return.

7(f). Fees

Depending on the type of transfer or the type of Wells Fargo Account, we may charge fees for the use of the Transfer & Payments Service, and for any additional services or features that we may introduce. We will notify you of such charge in advance of the transaction. If you choose to proceed with the transaction, you authorize us to debit your Account in the amount indicated. You agree to pay all fees associated with the use of the Transfer & Payments Service. See online [Fee Information](#) for more information about potential fees. Note that your mobile carrier's message and data rates may apply.

7(g). Suspension, Reinstatement, and Termination

Without limiting any other right or remedy that we may have under this Agreement or otherwise, we reserve the right to suspend your right to use the Transfer & Payments Service, immediately and without prior notice to you, if we incur a problem with your use of the Transfer & Payments Service. We may do so if, for example, there is a failure in attempting to debit any of your Accounts or to collect any of your fund transfers as described above. You understand and agree that such action is reasonable for us to take in order to protect Wells Fargo from loss. In the event of such suspension, you may request reinstatement of your service by contacting us at **1-800-956-4442**.

In our sole discretion, we may grant or deny reinstatement of your use of the Transfer & Payments Service. If we agree to reinstate you, we may initially reinstate your Transfer & Payments Service subject to lower per-transaction and monthly dollar limits and/or with other restrictions. Based upon your subsequent usage of the Transfer & Payments Service, we may restore your ability to complete transfers subject to such higher limits as may then be in effect.

Subject to applicable law or regulation, we may terminate your right to use the Transfer & Payments Service at any time and for any reason, including if in our sole judgment we believe you:

- Engaged in conduct or activities that violate any of the terms of this Agreement or our rights; or
- Provided us with false or misleading information; or
- Interfered with other users or the administration of the Transfer & Payments Services.

7(h). Account Number Policy

If the instructions for a transfer under the Transfer & Payments Service identify a bank or beneficiary by name and account number, we or the relevant financial institution may execute those instructions by reference to the account number only, even if the account number does not correspond to the name. You agree that neither we nor the relevant Financial Institution will have responsibility to investigate discrepancies between names and account numbers.

7(i). Your Responsibility for Errors

We must rely on the information you provided, and you authorize us to act on any instruction, which has been or reasonably appears to have been sent by you or your Authorized Representative, to submit fund transfer instructions on your behalf. Financial Institutions receiving the fund transfer instructions may rely on such information. We are not obligated to take any further steps to confirm or authenticate such instructions and will act on them without getting further confirmation. If you or your Authorized Representative provide us with incorrect information or if there is any error in your instruction, we will make all reasonable efforts to reverse or delete such instructions, but you accept full responsibility for losses resulting from any of your errors, duplication, ambiguities, or fraud in the information that you or your Authorized Representative provides. If any information you or your Authorized Representative provides is untrue, inaccurate, not current, or incomplete, without limiting other remedies, we may recover from you any costs or losses incurred as a direct or indirect result of the inaccurate or incomplete information.

We are not responsible for errors, delays, and other problems caused by or resulting from the action or inaction of Financial Institutions holding the non-Wells Fargo Account, unless otherwise required by law or regulation. Although we will try to assist you in resolving any such problems, any such errors, delays, or other problems are the responsibility of the relevant Financial Institution. Any rights you may have against a Financial Institution for such errors, delays, or other problems are subject to the terms of the agreements you have with such Financial Institution, including any time limits during which complaints must be made.

Please see EFT Provisions (Consumers) in Section 5 in this Agreement for terms and conditions that apply to electronic fund transfers that debit or credit a consumer checking, savings, or other asset account and are subject to Regulation E.

7(j). Our Liability

If we do not provide a fund transfer instruction on time, if we cause an incorrect amount to be removed from an Account or if we cause funds from an Account to be transferred to any account other than the Account specified in the applicable fund transfer instruction, we shall be responsible for returning the improperly transferred funds and/or for directing any misdirected funds to the proper Account.

We are not liable for any costs, fees, losses or indirect, special, or consequential damages of any kind incurred as a result of:

- Our debit and/or credit or inability to debit and/or credit the accounts in accordance with your fund transfer instructions; or
- Inaccuracy, incompleteness, or misinformation contained in the information retrieved on the accounts; or
- Charges imposed by any non-Wells Fargo Financial Institution or by applicable law or regulation; or
- Fund transfer limitations set by the non-Wells Fargo Financial Institutions or applicable law or regulation; or
- Not enough money in your Account to make the fund transfer; or
- Transfers exceeding the credit limit on any applicable overdraft line; or
- System failures at a non-Wells Fargo Financial Institution and we are unable to complete the transfer; or
- Third party causes, including your non-Wells Fargo Financial Institution.

7(k). Security

Security Procedures. The Financial Institution at which your Account is maintained may contact us to verify the content and authority of fund transfer instructions and any changes to those instructions. In connection with the Transfer & Payments Service, we may provide to that Financial Institution such information as may be required to verify the instructions and the verification may constitute a valid security procedure under the rules governing that Account.

Deviating from Security Procedures. You permit us to authorize your non-Wells Fargo Financial Institution to accept funds and transfer instructions in accordance with any authorization procedures you and such Financial Institution have agreed upon, or that we, on your behalf, and such Financial Institution have agreed upon, without verifying the instructions under the established security procedures (including Section 17(c) below, if applicable), regardless of whether you agreed to the security procedures or we agreed on your behalf. In addition, we may authorize such Financial Institutions to charge and debit your Accounts based solely on these communications.

8. Online Wires

(a). Description

(b). Security Procedure

(c). Reliance on Information Provided; Inconsistency of Name and Number; Complete and Accurate Information

(d). Transmission Method

(e). Refund

(f). Errors and Liability

(g). Cancellation and Amendment

(h). Fees and Taxes

(i). Currency

(j). Additional Terms Governing Outgoing Consumer International Wires Only

8(a). Description

The Wells Fargo Online wire transfer service ("Wire Transfers") allows you to send money online to both personal and business accounts in the U.S. and in many countries. When you use Wire Transfers, you can instruct us to transfer funds by wire from your Eligible Funding Account that you use to fund an online wire transfer ("Wires Funding Eligible Account"), with such instruction being an "Order". The following provisions supplement your applicable Eligible Account agreement for the account you use to fund an online wire transfer. If there is any conflict between these provisions and your Wires Funding Eligible Account agreement, these provisions will control with respect to Wire Transfers.

You understand and agree that the provisions of Section 2(b) will apply to Wire Transfers.

Outgoing Consumer International Wires (as defined below in Section 8(j)) are subject to certain additional protections under federal law relating to liability, disclosures, cancellation rights, and error resolution procedures.

8(b). Security Procedure

You agree that we will use the security procedure described in this section ("Security Procedure") to verify the authenticity of an Order initiated on the Website from your Wires Funding Eligible Account. The Security Procedure consists of verifying your username and a password, and/or such other additional security and authentication methods as we may require from time to time. We may also require you to answer security questions, use random number generators, or one-time passcodes to further verify an Order initiated on the Website from your Wires Funding Eligible Account. Wells Fargo leverages and employs the username and password standards set forth in Section 17(b), and you agree to protect your username and password pursuant to Section 17(d).

Pursuant to Uniform Commercial Code Article 4A-202(b), the purpose of the Security Procedure is to verify the authenticity of an Order delivered to us in your name and not to detect errors in the transmission or content of an Order. You agree the Security Procedure is commercially reasonable and is a satisfactory method of verifying the authenticity of Orders initiated on the Website from your Wires Funding Eligible Account.

You agree to be bound by any Order that Wells Fargo receives and verifies following the Security Procedure, even if the Order was not authorized by you. You agree that we may be liable only for damages required to be paid under Uniform Commercial Code Article 4A. In no event will we be liable for any exemplary, special, indirect, or consequential loss, damage, costs, or expense of any nature, including lost profits, even if we have been informed of the possibility of such damages, except as may be required by law or regulation. This Section 8(b) will control as the Security Procedure with respect to Orders for Wire Transfers instead of Section 17(c) below.

8(c). Reliance on Information Provided; Inconsistency of Name and Number; Complete and Accurate Information

If an Order describes the person to receive the wire transfer ("Beneficiary") inconsistently by name and account number, the wire transfer may be made on the basis of the account number even if the account number identifies a person different from the Beneficiary. If a wire transfer request describes a financial institution inconsistently by name and identification number, the identification number may be relied upon as the proper identification of the financial institution. You acknowledge that you are responsible for providing Wells Fargo with all information required by the Beneficiary's bank, including the reason for payment, if required. Sending wires without the required information can cause the wire to be delayed, returned, or assessed additional fees. ***You further acknowledge the Beneficiary account number and Beneficiary's bank identification number (e.g., IBAN, RTN, IRC, and/or SWIFT BIC) you provide in connection with an Order will be complete and accurate, and you understand you could lose the transfer amount if the information is incorrect.***

8(d). Transmission Method

We may send an Order by wire, telegraph, telephone, cable, or whatever other transmission method we consider to be reasonable. Wells Fargo may transmit an Order directly to the Beneficiary's bank, or indirectly to the Beneficiary's bank through another bank, government agency, or other third party that Wells Fargo considers to be reasonable. Wells Fargo may utilize any reasonably selected funds transfer system or intermediary bank. You agree that your Order will also be governed by the applicable operating rules and other governing documents for the applicable funds transfer system. If there is a conflict between those operating rules and the provisions in Section 8, these provisions will govern.

Our rights and obligations regarding Orders will be governed solely by the provisions in Section 8, this Agreement, your Wires Funding Eligible Account agreement, and, to the extent applicable, federal law and the state laws governing your account. All Orders will be subject to the rules and regulations of any funds transfer system used by Wells Fargo, as amended from time to time.

8(e). Refund

If the Beneficiary's bank does not pay the Beneficiary specified on the Order, a refund will be made only if, and after, we receive confirmation of the effective cancellation of the Order and we are in free possession of the funds debited or earmarked in connection with the Order. Any charges assessed by the Beneficiary bank or intermediary bank related to the return will be deducted from any refund. For refunds of Orders payable in Foreign Currency, please see Section 8(i) below, for additional information. **For additional terms governing Outgoing Consumer International Wires, please see Section 8(j) below.**

8(f). Errors and Liability

Any action Wells Fargo takes to detect an erroneous Order or to attempt to detect an unauthorized Order, will be taken at Wells Fargo's sole discretion. No matter how many times Wells Fargo takes this action, it will not become part of Wells Fargo's standard procedures for attempting to detect such erroneous or unauthorized Orders, and Wells Fargo will not in any situation be liable for failing to take or to correctly perform the action.

Wells Fargo is only responsible for making a good faith effort to execute your Orders and will only be responsible for performing the services specified in the provisions in Section 8 with ordinary care. Unless prohibited by law, Wells Fargo will only be liable for its negligence or willful misconduct. Wells Fargo will not be liable for any loss or damage due to the method of transmission selected by Wells Fargo, or a third party's, including Beneficiary's bank's failure, delay, or error in processing an Order. Wells Fargo will not be liable for any delay or failure to perform if the delay or failure results from any cause beyond its reasonable control. IN NO EVENT WILL WELLS FARGO HAVE ANY LIABILITY FOR CONSEQUENTIAL, SPECIAL, PUNITIVE, OR INDIRECT LOSS OR DAMAGE WHICH YOU MAY INCUR IN CONNECTION WITH THE SERVICE, EVEN IF ADVISED OF THE POSSIBILITY OF SUCH DAMAGES.

If Wells Fargo is notified that it did not transfer the full amount stated in an Order, Wells Fargo's sole liability will be to correct the error as required by applicable law. If Wells Fargo executes an instruction in excess of the amount stated in an Order, to the extent that you, as the originator of the Order (the "Originator") do not receive the benefit of the Order, Wells Fargo will only be liable for any loss of the principal amount transferred in excess of the amount stated in the Order instructions. Additionally, Wells Fargo will be liable for the amount of interest the Originator has lost due to the transfer of the excess amount, computed at the then current Federal Funds rate. However, Wells Fargo's liability for loss of interest shall be limited to twenty (20) calendar day's interest.

If you identify any errors in an Order, or unauthorized activity on your funding account, please contact Online Customer Service immediately at **1-800-956-4442**. Wells Fargo will not be responsible for any delays in payment or additional fees caused by your failure to promptly notify us. You will exercise ordinary care to determine whether an Order accepted by Wells Fargo was either erroneous or not authorized. In the event of an erroneous or unauthorized Order, you agree to notify us by the earlier of: (i) 14 days after you receive notice from Wells Fargo that the Order was accepted or (ii) 14 days after you receive notice that your account was debited or credited with respect to the Order. You agree that Wells Fargo is entitled to retain payment for an Order unless you notify us within this 14 day period.

For additional terms governing Outgoing Consumer International Wires, please see Section 8(j) below.

8(g). Cancellation and Amendment

Except for the 30 minute cancellation window for Outgoing Consumer International wires set forth below, **an Order is final and cannot be canceled or changed by you**. However, at your request, Wells Fargo can attempt to cancel or change an Order, but we will not be liable if we are unable to do so. **For additional terms governing Outgoing Consumer International Wires, please see Section 8(j) below.**

8(h). Fees and Taxes

You agree to pay the Wire Transfers fees in the amounts and manner disclosed to you. A copy of Wells Fargo's current fee schedule is also available to you on request. You also agree to pay taxes that are applicable to Wire Transfers (exclusive of taxes based on net income of Wells Fargo), as well as any other additional fees that may apply. Additional fees can be charged to the Wires Funding Eligible Account or deducted from the transfer amount, as applicable, and may include, but are not limited to: an additional fee for bank initiated transactions, statement fees, fees assessed by beneficiary and intermediary banks, etc.

Note that your mobile carrier's message and data rates may apply.

8(i). Currency

An Order expressed in U.S. Dollars will be sent in U.S. Dollars. You may request that prior to executing an Order, Wells Fargo convert the amount to be transferred from U.S. Dollars to the currency of a designated foreign government or intergovernmental organization ("Foreign Currency"). Prior to initiating a wire, you should confirm that your beneficiary can receive the currency you select in your Order. If you do not do so, your Order may be rejected or additional fees and currency conversion charges may apply, if the beneficiary's account is in a different currency.

In addition to any applicable fees, Wells Fargo makes money when we convert one currency to another currency for you. The exchange rate used when Wells Fargo converts one currency to another is set at our sole discretion, and it includes a markup. The markup is designed to compensate us for several considerations including, without limitation, costs incurred, market risks, and our desired return. The applicable exchange rate does not include, and is separate from, any applicable fees. The exchange rate Wells Fargo provides to you may be different from exchange rates you see elsewhere. Different customers may receive different rates for transactions that are the same or similar, and the applicable exchange rate may be different for foreign currency cash, drafts, checks, or wire transfers. Foreign exchange markets are dynamic and rates fluctuate over time based on market conditions, liquidity, and risks. Wells Fargo is your arms-length counterparty on foreign exchange transactions. We may refuse to process any request for a foreign exchange transaction.

Incoming wire transfers received in a foreign currency for payment into your account will be converted into U.S. dollars using the applicable exchange rate without prior notice to you.

If the financial institution designated to receive the funds from an outgoing international wire does not pay the Beneficiary specified in the instruction, and the wired funds are returned to Wells Fargo, you may receive a lesser amount of the original currency than that which you provided to us in respect of the initial outgoing international wire transfer, for reasons including, but not limited to: (a) the applicable exchange rate applied to the initial conversion may differ from the applicable exchange rate applied at the time the returned funds are converted back to the original currency by Wells Fargo; and (b) the financial institution returning the funds applying a fee to the wire transfer. You accept the risks of any change in the applicable exchange rate. Wells Fargo will not be liable to you for a sum in excess of the value of the outgoing international wire after it has been converted back to the original currency.

8(j). Additional Terms Governing Outgoing Consumer International Wires Only

This Section contains additional terms applicable only to Orders initiated by a natural person in the United States to transfer funds from a consumer Wires Funding Eligible Account to a Beneficiary in a foreign country for personal, family, or household purposes (each, an "Outgoing Consumer International Wire"). This Section does not apply to any Order sent to a Beneficiary in the United States, to any Order initiated by a non-consumer, or to any Order initiated by a consumer for any non-personal, non-family, or non-household purposes. In the event of a conflict between a provision in this Section, and another provision in the Agreement or Eligible Account agreement for your Wires Funding Eligible Account, this Section 8(j) will control with respect to Outgoing Consumer International Wires.

Prior to sending an Outgoing Consumer International Wire, Wells Fargo will provide you with certain important disclosures regarding your transaction including, to the extent applicable: the amount that will be transferred to the Beneficiary, a description of any fees and taxes imposed by Wells Fargo, the total amount of the transaction, the exchange rate to be used if applicable, the amount to be transferred, a description of any fees imposed by third parties, and the amount that will be received by the Beneficiary. If you choose to send your Order in Foreign Currency, the amount to be transferred, a description of any fees imposed by third parties, and the amount that will be received by the Beneficiary will be disclosed in the Foreign Currency. Once you complete your transaction, you will receive a receipt that includes the above information, as well as the date of availability, error resolution and cancellation right information and other disclosures.

You have a right to cancel an Outgoing Consumer International Wire for a full refund of all amounts paid, including fees, within 30 minutes of completing it. To cancel, either select the available "Cancel" option within Wire Transfers, or call the cancellation phone number provided to you on your receipt at the time of your request.

In the event that you believe an error has occurred with respect to an Outgoing Consumer International Wire, you must notify Wells Fargo no later than 180 days after the "availability date" (the date when funds will be available to the Beneficiary) disclosed to you. You may notify us by calling the Wire Transfers team at **1-855-339-6655** or contact your banker. If you fail to notify us within this time period, Wells Fargo will not be liable for any error or loss of interest or any interest equivalent relating to the erroneous transaction.

When you contact us, please tell us: (a) your name, address, and telephone number where we can reach you during business hours; (b) the Beneficiary's name and, if known, his or her telephone number and address; (c) the date, dollar amount and transaction confirmation number of the Outgoing Consumer International Wire; and (d) the error or problem with the wire transfer, and why you believe it is an error or problem.

Wells Fargo will determine whether an error occurred within 90 days after you contact us, and we will correct any error promptly. We will contact you with the results within three business days of completing our investigation and making our determination. If we identify that there was no error, Wells Fargo will send you a written explanation. You may ask for copies of any documentation we used in our investigation. For more information about your error resolution and cancellation rights, you may access [Consumer International Wire Error Resolution and Cancellation Rights \(PDF\)](#).

With respect to Outgoing Consumer International Wires, such a wire is a "remittance transfer" as defined in Regulation E, Subpart B, and will be governed by the laws of the United States and, to the extent applicable, the laws of the state of New York, including New York's version of UCC 4A, without regard to its conflict of laws principles.

Except as otherwise agreed in writing, Wells Fargo is liable only for damages required to be paid as provided under Regulation E, subpart B or, to the extent applicable, UCC 4A (except as expressly modified by this Agreement). Except as required by Regulation E, subpart B, Wells Fargo will not be responsible for the acts or omissions of any other person or entity, including but not limited to any processor, any country's central bank, or any other financial institution, and no such person or entity will be deemed Wells Fargo's agent.

9. Wells Fargo Mobile Deposit Service

(a). Description

[\(b\). Fees](#)

[\(c\). Types of Checks Eligible for the Mobile Deposit Service, and Other Requirements](#)

[\(d\). Mobile Deposit Funds Availability](#)

[\(e\). Termination](#)

[\(f\). Right to Audit](#)

9(a). Description

The Wells Fargo Mobile Deposit Service ("Mobile Deposit Service") allows you to make a deposit directly into your eligible checking or savings account using the Wells Fargo Mobile app for eligible Mobile Devices. Mobile Deposit Service allows you to submit photos of the front and back of your endorsed, eligible check, which you authorize us to then process.

The Mobile Deposit Service is only available through the Wells Fargo Mobile app for eligible Mobile Devices. Download the Wells Fargo Mobile app on an eligible Mobile Device. Please refer to [Supported Browsers and Wells Fargo Mobile® App Requirements](#) for operating system requirements.

Availability of the Mobile Deposit Service may be affected by your mobile carrier's coverage area.

Some accounts are not eligible for mobile deposit.

We set limits on the amount you can deposit via our Mobile Deposit Service, which will be shown for each Eligible Account. Mobile deposit limits may differ for each Eligible Account. You must comply with any restrictions or dollar limits on the Mobile Deposit Service as we may communicate to you from time to time. For security and risk management reasons, we may modify the limit, the frequency, and the dollar amount of deposits you can make using our Mobile Deposit Service without notice. The limits on the frequency and dollar amount of deposits are solely for the protection of Wells Fargo.

9(b). Fees

We do not charge a fee to use the Mobile Deposit Service. However, account fees (e.g., transaction) may apply to certain business accounts. Refer to your applicable business account fee disclosures for more information.

Note that your mobile carrier's message and data rates may apply.

9(c). Types of Checks Eligible for the Mobile Deposit Service, and Other Requirements

You can deposit checks payable in U.S. dollars and drawn at any U.S. bank, including personal, business, and most government checks. Only checks, money orders, cashier's checks, or American Express traveler's checks, drawn on or payable at or through a U.S. bank, can be transmitted through the Mobile Deposit Service.

Checks must be payable to, and endorsed by, the account owner for the Eligible Account, as follows: before check photos are taken, the back of the check must be signed with "For Mobile Deposit at Wells Fargo Only" written below your signature (or if available, check the box that reads: "Check here if mobile deposit").

Checks and other items that are NOT eligible for the Mobile Deposit Service include: international checks, U.S. savings bonds, U.S. postal money orders, remotely created checks (whether in paper form or electronically created), electronically created items (items created electronically and not derived from a paper check), convenience checks (checks drawn against a line of credit), non-American Express traveler's checks, cash, checks that are illegible or contain MICR data that is not machine-readable, and duplicate checks.

After depositing your check using mobile deposit, you must:

- Write "mobile deposit" and the date on the front of your check. The date should be the month, day, and year of your deposit; and
- Securely store your check for 5 days after your deposit, and then destroy it. This allows sufficient time in case the original check is required for any reason.

You are prohibited from duplicate scanning, negotiating, and/or depositing the same original check, or substitute of that original check, using our Mobile Deposit Service or by any other means. If you or anyone else presents a check or substitute check for deposit more than once, in violation of this Agreement, you agree to indemnify, defend, and hold Wells Fargo harmless from and against all liability and damages that may result from any claims, suits, or demands from third parties with respect to such check or substitute check. You understand you are responsible for the aggregate amount of any check that we have been asked to pay based on an original or substitute check that has already been deposited through the Mobile Deposit Service. We may debit any such amount from your account or any of your other account(s) you hold with Wells Fargo in our sole discretion.

You must also ensure that the checks have not been altered, and that the photos sent via the Mobile Deposit Service are an accurate depiction of the front and back of the original check to be deposited.

You are responsible for any numerical errors on deposit data entry.

9(d). Mobile Deposit Funds Availability

Subject to the conditions for eligibility, if you deposit a check before our established cutoff time on a Business Day, we will consider that day to be the day the deposit is received by us. However, if you deposit a check after our cutoff time or on a non-Business Day, we will consider the day your deposit is received by us to be the next Business Day. Please see the [Mobile Deposit FAQs](#) for further information. The first \$400 of a day's check deposits at a teller window, at a Wells Fargo ATM, and with the Wells Fargo Mobile app will be available on the day we receive the deposits.

Some checks can take longer to process, so we may need to hold some or all of the deposit for a little longer. If – at the time of deposit – we are going to hold any portion of your deposit, we will notify you of the hold (including when funds will be available) before you submit your deposit, and you can cancel your deposit at that time. Note that there could be other holds on funds after a deposit. In such case, you will receive notification from us. Please see your deposit account agreement for further information.

You'll know that your deposit is available when the amount appears online in the available balance of the Eligible Account you selected when you submitted your mobile deposit. This balance may not reflect all of your transactions, such as checks you have written or debit card transactions that have been approved but not yet submitted for payment by the merchant.

9(e). Termination

We may terminate the Mobile Deposit Service at any time. You may stop using the Mobile Deposit Service at any time. However, any image transmitted through the Mobile Deposit Service shall be subject to this Agreement.

9(f). Right to Audit

We may periodically audit and verify your compliance with this Section or for any other reason in connection with the Mobile Deposit Service. You agree to cooperate and provide information or documents at your expense as may be reasonably requested by us in the course of such audit.

10. PazeSM

[\(a\). Description](#)

[\(b\). Eligibility to Use PazeSM](#)

[\(c\). Consent to Share Information](#)

[\(d\). Fees](#)

[\(e\). Right to Remove Your Wells Fargo Cards From PazeSM; Right to Opt-Out of PazeSM; Termination of Access](#)

10(a). Description

The provisions in this Section only apply to the PazeSM digital wallet service (PazeSM), which is operated by a third party, Early Warning Services, LLC ("Early Warning"). PazeSM stores your eligible credit and debit card payment credentials and related personal information, in a digital wallet created for you. When your eligible card is added to PazeSM, your actual card number is tokenized and replaced with a unique digital card number. PazeSM lets you select your eligible credit or debit card from your PazeSM wallet, and share your tokenized payment credentials and related personal information with participating businesses to make purchases online.

PazeSM is only available with participating online businesses and cannot be used at physical business locations. Certain eligibility criteria to use PazeSM apply.

You understand and agree that the addition of your eligible cards to PazeSM and the card transactions made through PazeSM are subject to the terms, conditions, and Eligible Account agreements applicable to your Wells Fargo card, which apply with the same effect and coverage. If there is any conflict between the provisions in this Section and the terms, conditions, and Eligible Account agreements applicable to your Wells Fargo card, the provisions in this Section will control with respect to PazeSM.

You are required to maintain your current and most up-to-date contact information with us, such as your email address, mobile phone number, and statement address. It is your responsibility to provide to PazeSM and/or the participating business your accurate shipping address.

When your eligible Wells Fargo card is replaced or re-issued, we may automatically provide PazeSM, Early Warning, and your card network, with updated information about your eligible card payment credentials.

10(b). Eligibility to Use PazeSM

Your use of PazeSM is contingent on you and your credit and debit card Eligible Accounts meeting certain eligibility requirements.

In order to use PazeSM, you represent that: (a) you are a U.S. resident, (b) you are at least 18 years of age, and (c) you are the primary account holder for the Eligible Accounts you select to use with PazeSM.

Wells Fargo, not PazeSM, will determine which of your Wells Fargo credit and/or debit card Eligible Accounts are eligible for PazeSM. We reserve the right to add additional Eligible Accounts to PazeSM in the future.

We have the right and sole discretion to modify or terminate the eligibility requirements to use Wells Fargo cards with PazeSM. We may also change the card authentication process for our cards.

10(c). Consent to Share Information

You agree that we may share with PazeSM and Early Warning your eligible credit and debit card numbers and expiration dates, and related personal information such as your name, social security number or tax identification number, date of birth, email address, mobile phone number, statement address, and other personal information needed to provide the PazeSM digital wallet service. A network token service provider will tokenize your eligible credit and debit card numbers for security purposes. PazeSM and Early Warning will use your information to provide the digital wallet service to you, including to help verify your identity.

When you select your eligible credit or debit card to pay a participating business online, you agree that PazeSM and Early Warning may share your name, statement address, phone number, email address, tokenized payment card information and other necessary personal information ("Card Details") with the business. PazeSM will transmit the Card Details to the business or a third party the business engages, to enable processing of the transaction or to set up an online account with the business. You agree that the business or other applicable third party can transmit information about the transaction to the applicable card network for your credit or debit card and that your transaction will be completed using the credit or debit card you have selected. You understand that once you authorize the payment with the business, PazeSM is not involved in processing the transactions. The transactions will be reflected on your account for the eligible Wells Fargo credit or debit card you selected to make the payment.

PazeSM and Early Warning may capture information about the transaction itself, such as a unique transaction identifier, so there is a record of the transaction. Early Warning may also capture certain information from your mobile device or internet browser used to access the PazeSM service, including Internet Protocol (IP) address. Early Warning may use such information to operate and maintain the PazeSM service, including to: prevent, detect and protect against security incidents, fraud, and prohibited or illegal activities related to the PazeSM service; conduct internal research to improve the PazeSM service; prepare anonymized reports about the use of the PazeSM service; or for legal or compliance purposes.

10(d). Fees

We do not charge a fee for using PazeSM. However, card transactions made through PazeSM are subject to the terms, conditions, and Eligible Account agreements applicable to your Wells Fargo card, which apply with the same effect and coverage, including any fees.

Note that your mobile carrier's message and data rates may apply.

10(e). Right to Remove Your Wells Fargo Cards From PazeSM; Right to Opt-Out of PazeSM; Termination of Access

You have the right to remove your Wells Fargo cards from PazeSM. To the extent that you have cards from other financial institutions in PazeSM, you understand that Wells Fargo can only remove your Wells Fargo cards from PazeSM. You agree to notify us promptly if you want to remove your Wells Fargo cards from PazeSM. To remove your Wells Fargo cards from PazeSM, you may call Wells Fargo Online Customer Service at **1-800-956-4442** for assistance, or if your cards appear in the Wells Fargo Mobile app for PazeSM you can remove them through our app.

If PazeSM is available to you and you do not wish to continue to participate in PazeSM, you may opt-out of PazeSM through the PazeSM website and by following the instructions there.

You agree that you will only use PazeSM for lawful purposes, and not for purposes or activities that may lead to liability, reputational harm, or brand damage to Wells Fargo, PazeSM, or Early Warning. We reserve the right to determine prohibited uses of PazeSM at our sole discretion, and at any time, consistent with applicable law or regulation.

You agree that unless otherwise required by applicable law or regulation, we can suspend or terminate your ability to use your eligible Wells Fargo cards in PazeSM, in whole or in part, at any time. You further agree that unless otherwise required by applicable law or regulation, we, PazeSM, and Early Warning, may suspend or terminate your usage of PazeSM, if at any time we determine that it does not meet our, PazeSM's, or Early Warning's, criteria for PazeSM usage.

11. Alerts

[\(a\). Description](#)

[\(b\). Alert Delivery Timing](#)

[\(c\). Terminating Alerts](#)

11(a). Description

Wells Fargo may automatically send you certain alert messages via email, text message, push notification, and/or by other means, including to your Mobile Device or to any phone number you have provided to us. These messages may include notifications about potential fraud on your accounts, debit card or credit card, recent account activity, or changes to your online profile. You can opt not to receive push notifications by turning off push notifications on your Wells Fargo Mobile app. You may also opt out of receiving text messages by replying STOP at any time.

Wells Fargo also offers a subscription based Alerts Service ("Alerts Service") you can opt-in to through Wells Fargo Online or Wells Fargo Mobile for your Eligible Account(s). You can sign up for messages that may include notifications of account activity, balances, card activity, and other information, such as payment reminders. When you sign up for the Alerts Service, you may choose to receive eligible alerts through (as available) email message(s), text message(s), push notification(s), and/or by other means. You may modify your Alerts Service preferences or choose to discontinue receiving alerts by updating your alerts subscriptions through the Service.

You further agree that:

- Alerts may be sent unencrypted, and may include your name and information pertaining to your account(s).
- You may not modify, change, or alter the content of any alert message that we send to you.
- Availability may be affected by your mobile carrier's coverage area and your mobile carrier's message and data rates may apply.

11(b). Alert Delivery Timing

Receipt of any of the alerts we send, whether they are automatic alerts or from the Alerts Service, may be delayed or prevented by factor(s) affecting your internet/phone provider or other circumstances.

Wells Fargo is not liable for losses or damages arising from:

- Non-delivery, delayed delivery, or erroneous delivery of any alert.
- Inaccurate alert content.
- Your use or reliance on the contents of any alert for any purposes.

The information in any alert may be subject to certain delays.

Wells Fargo sends push notifications to devices on which the Wells Fargo Mobile app is frequently used. To ensure continued delivery or resume delivery of push notifications, log on to the Wells Fargo Mobile app on your device frequently.

11(c). Terminating Alerts

Wells Fargo may terminate or change your use of the Alerts Service at any time without notice. We may also change, modify, or cancel either the content or the delivery method of any automatic alerts.

12. Account Insights**(a). Personalized Insights and Cash Flow Manager****12(a). Personalized Insights and Cash Flow Manager**

Wells Fargo may utilize certain technology to: (1) make suggestions based on your credit and debit payments, other banking transactions, account balances, and services used ("Personalized Insights"); and (2) estimate upcoming payments and deposits on certain Eligible Accounts and forecast the overall financial health of such accounts ("Cash Flow Manager").

Note that some insights are only available via the Wells Fargo Mobile app.

By using Personalized Insights or Cash Flow Manager you agree that:

- Information provided by Personalized Insights or Cash Flow Manager may not include or take into consideration transactions that Wells Fargo is not aware of.
- All transactions described as "expected" and all forecasts, projections, predictions, and similar information are only estimates and may not be accurate, and you will review any transaction described as "expected."
- Information provided by Wells Fargo does not constitute a recommendation from Wells Fargo to you for any specific action.
- Personalized Insights and Cash Flow Manager will not, by themselves, prevent you from incurring fees related to your account, such as overdraft fees or monthly service fees.
- The information provided by Personalized Insights or Cash Flow Manager may be subject to delays.

Wells Fargo isn't liable for losses or damages arising from:

- Non-delivery, delayed delivery, or wrong delivery of Personalized Insights or Cash Flow Manager information.
- Inaccurate information provided by Personalized Insights or Cash Flow Manager.
- Your use of or reliance on information provided by Personalized Insights or Cash Flow Manager for any purposes.

Personalized Insights and Cash Flow Manager are offered at Wells Fargo's sole discretion and may be terminated without notice at any time.

13. Online Statements and Documents

[\(a\). Description](#)

[\(b\). Eligible Accounts](#)

[\(c\). Enrollment](#)

[\(d\). Check Images](#)

[\(e\). Access](#)

[\(f\). Year-end Tax Reporting Documents](#)

[\(g\). Terminating Online Statements and Documents](#)

13(a). Description

Many account documents - including statements, tax documents, and legal notices - can be delivered online for certain Eligible Accounts and Online Financial Services. You have the option to view, save, or print PDF versions of your account documents from the Website via desktop, tablet, or Mobile Device.

Any legal notices or disclosures about your Eligible Account or Online Financial Service that would normally accompany your paper account statement, or that we would mail to you, may be delivered to you electronically. In some cases, we must continue to mail paper statements, legal notices, and disclosures even if you elect to receive them electronically. Wells Fargo is not responsible for statement non-delivery if you do not maintain a valid email address as described in Section 13(c).

We'll email you to notify you that a statement, tax document, or other document is available online and you can view, print, and/or save at your convenience. By requesting that bills, statements, or other communications from us be sent to you electronically, you warrant that you have the right, power, and authority to receive them electronically.

We may offer you additional options/preferences for delivery of various communications related to your Eligible Accounts or Online Financial Services. We may add to, modify, or delete any feature of online statements and documents at our sole discretion.

13(b). Eligible Accounts

Most Eligible Account statements and documents can be delivered online. You can determine online statement eligibility by signing on to the [Website](#).

13(c). Enrollment

Online statements and documents are available for certain Eligible Accounts or Online Financial Services if you have completed enrollment in the Service and provided us with a valid email address. Once enrolled, we will send you an email notice (as described in Section 11(a)) notifying you when your statement or document is available on the Website. To ensure that you continue to receive such email notifications, you must notify us of any changes or updates to your email address. We may revoke your online-only statement and document option and change your delivery preference to U.S. Mail if you don't maintain a valid email address.

Delivery preferences can be changed by any account owner or Authorized Representative, and the new delivery preference will apply to all owners or Authorized Representatives of that account.

Depending on the Eligible Account or Online Financial Service, one or more of the following may be true:

- Many Eligible Accounts and Online Financial Services automatically come with online-only delivery for statements and documents. This means you will no longer receive paper statements and documents, unless required by law or regulation. You can change your delivery preference to U.S. Mail at any time.
- For Eligible Accounts or Online Financial Services that don't automatically come with online-only delivery, you can choose online-only delivery for that Eligible Account or Online Financial Service.

13(d). Check Images

For deposit accounts, you may view online images of the individual checks posted to your account. You can ask us to mail a photocopy of a canceled check to you.

13(e). Access

You can access your online statements and documents (including legal notices and disclosures) on the Website.

Statements are available online for up to a maximum of seven years, depending on the type of account enrolled. Statements for some types of Eligible Accounts or Online Financial Services are available for shorter time frames. If you didn't choose online-only delivery when the account was first opened, there may be a gap in the historical statements available online for some types of Eligible Accounts or Online Financial Services.

For some types of Eligible Accounts or Online Financial Services, there may be a delay of up to several weeks after enrollment before you can start viewing statements and documents online. You can still request historical account statements (fees may apply); please refer to the applicable account agreement and disclosures for details.

If you close your account, your online statements and documents for that account will be available for viewing, downloading, or saving for approximately 90 days after the date of closure.

13(f). Year-end Tax Reporting Documents

Online year-end tax documents may be available to customers with certain account types who are enrolled in the Service and provide a valid email address for the Service. You don't have to complete a separate enrollment process to view your tax documents online. This option is available regardless of whether we also mail your paper tax documents.

You are entitled to receive paper versions of your tax documents by U.S. Mail. By selecting Online as your delivery preference, you are consenting to receive those tax documents electronically instead. Please make note of the following important information:

- Your consent applies to all the tax documents you have designated for Online delivery. The consent for each form designated will remain in effect for every year that form is required to be furnished until the consent is withdrawn in the manner provided below. Tax documents will remain available to you online until at least October 15 of the year in which they are delivered for Eligible Accounts (except for closed accounts, as provided in Sections 3(d) and 13(e) of this Agreement).
- You may withdraw your consent to electronic delivery by changing your delivery preferences back to U.S. Mail from the delivery preference section of the Website, by calling customer service at **1-800-956-4442**, 24 hours a day, 7 days a week (Wells Fargo Advisor accounts call **1-877-879-2495**, Monday to Friday, 8:00am ET to midnight ET, or **1-877-488-3748** (WFCS Custodied brokerage accounts), Monday to Friday, 8:00am ET to midnight ET, Saturday and Sunday 9:00am ET to 6:00pm ET), or in writing to Wells Fargo Customer Correspondence, PO Box 6995, Portland, OR, 97228-6995. Note that delivery preference changes will be reflected immediately on the Website but may take up to two Business Days to take effect. Depending on timing, delivery preference changes for tax documents may not take effect for the upcoming tax season.
- For Brokerage, certain tax forms, 5498 and Fair Market Value information related to your accounts, may be delivered as part of your monthly account statement. If you agree to Online delivery for monthly account statement documents, you also agree to online delivery for these documents.
- You will receive confirmation via email of any change to your delivery preference. Should you change your delivery preference to U.S. Mail, this email will be the written confirmation of your withdrawal of consent to electronic delivery.
- You may obtain a paper copy of any tax document we deliver electronically by calling customer service at **1-800-956-4442**, 24 hours a day, 7 days a week; or for Wells Fargo Advisors accounts, please contact your Financial Advisor or call **1-877-879-2495**, Monday to Friday, 8:00am ET to midnight ET, or **1-877-488-3748** (WFCS Custodied brokerage accounts), Monday to Friday, 8:00am ET to midnight ET, Saturday and Sunday 9:00am ET to 6:00pm ET). Requesting a paper copy of your electronically-delivered tax document does not change your delivery preference or withdraw your consent to electronic delivery.
- If you close the related account or end your online banking relationship with us, tax documents will no longer be delivered to you electronically.

You may update your contact information and email address within the "Update Contact Information" section found on the Website. To change the email address associated with your brokerage notifications, once you have changed your email, then go to the delivery preference section found within the website.

[Wells Fargo Online Technical Requirements](#) describes in detail the hardware and software you need to access and print your tax documents. In summary, you will need:

- a current version of an Internet browser we support,
- a current version of a program that accurately reads and displays PDF files (such as Adobe Acrobat Reader), and
- a computer and an operating system capable of supporting all of the above.

You will also need a printer if you wish to print out and retain records on paper, and electronic storage if you wish to retain records in electronic form.

We always reserve the right to communicate with you in writing using U.S. Mail, regardless of what other options you have chosen.

13(g). Terminating Online Statements and Documents

We may terminate Online delivery of statements and documents to you for one or more Eligible Accounts or Online Financial Services, without notice. As provided in Section 13(c) of this Agreement, we may revoke your online-only statement and document option and change your delivery preference to U.S. Mail if you don't maintain a valid email address.

14. Using Financial Management Software

(a). Description

(b). Online Banking and Bill Pay Access

(c). Fees for Online Banking Access and Bill Pay with Financial Management Software

(d). Bill Pay with Financial Management Software

(e). Disclaimers and Acknowledgements

14(a). Description

Financial Management Software includes: Quicken®, QuickBooks® Desktop Software, and other software we may identify on the Website. You are responsible for obtaining a valid and separate license agreement with the provider of your Financial Management Software. Your license agreement with the provider of your Financial Management Software may restrict the duration of your online access; we aren't liable for any such limitations or restrictions.

14(b). Online Banking and Bill Pay Access

We may choose to let you download information into your Financial Management Software from certain Eligible Accounts. We may also let you initiate Bill Pay instructions through your Financial Management Software. The Eligible Accounts for which these options are available will be identified on the Website. We may also add to, modify, or delete any feature of your ability to access the Service through your Financial Management Software.

14(c). Fees for Online Banking Access and Bill Pay with Financial Management Software

There are no fees from us to use Financial Management Software. Note that your Internet, telephone, and/or mobile device service provider may assess fees and bill them separately.

14(d). Bill Pay with Financial Management Software

If you're enrolled in and use the Bill Pay service through your Financial Management Software, you may use the service to pay any merchant or individual in the U.S., and may also use it to make payments for any bank mortgage, installment loan, credit card, or line of credit account.

You must designate through your software a Bill Pay Funding Eligible Account. You may designate more than one Bill Pay Funding Eligible Account.

Bill Pay payments made via your Financial Management Software are NOT covered by Wells Fargo's Bill Pay Payment Guarantee.

All payments made using the Bill Pay service with Financial Management Software should be made at least four Business Days in advance of the due date, so the payee/merchant can credit your account in time to avoid any late-payment charges or penalties. Each Business Day has a cut-off time for bill payments; payments made after the cut-off time or on Saturdays, Sundays, or federal holidays will be made the next Business Day.

14(e). Disclaimers and Acknowledgements

You understand and agree that, with regard to your use of Financial Management Software to use the Service or Bill Pay:

- The Eligible Account information you download through your Financial Management Software is provided to you "as is" and "as available."
- We make no warranties and have no liability as to:
 - Your access and use of your Financial Management Software according to the terms and conditions of any and all applicable license agreements with the providers of such Software;
 - The accuracy, completeness, availability or timeliness of the Eligible Account information, text, graphics, or other items in the Eligible Account information that you can download through your Financial

Management Software;

- The errors or omissions in the delivery or transmission of the Eligible Account information from us to you (and "you" includes delivery to your Financial Management Software and/or your computer); and
 - The download option's fitness for a particular purpose and non-infringement of any third party rights.
- Payments to the following types of Payees may be scheduled through the Service via your Financial Management Software, however such payments are discouraged and are scheduled by you at your own risk; except as otherwise provided by law or regulation (including, to the extent applicable, the protections described in Section 5 relating to EFTs for Consumer accounts), in no event will we be liable for any claims or damages that may result if you schedule payments to the following payees:
 1. Payees outside of the United States, including Canada;
 2. Payees to U.S. Territories;
 3. Tax payments;
 4. Government agencies, or
 5. Court-ordered payments (such as child support payments or traffic tickets).
 - All research and resolution for any misapplied, misposted, or misdirected payments will be your sole responsibility, except as otherwise provided by law or regulation (including, to the extent applicable, the protections described in Section 5 relating to EFTs for Consumer accounts).
 - We have no duty to monitor the online transfers or payments that you make. You assume the entire risk of using the Service properly to ensure that funds are transferred and bills are paid properly and timely. We won't be responsible for any charges imposed or any other action taken by a payee/merchant resulting from a bill payment that you have not scheduled properly, including any applicable finance charges and late fees. In addition, we won't be liable if any third party through whom any bill payment is made fails to transmit the payment or the payment instruction properly to the intended payee/merchant, or if the merchant/payee or its bank fails to transmit a payment instruction or record a bill payment properly.
 - In using the Financial Management Software, payees and/or the U.S. Postal Service may return payments for various reasons including, payee's forwarding address expired; payee's account number is not valid; payee is not available to locate account; or payee's account is paid in full. We will use reasonable efforts to research and correct the returned payment and return it to your payee, or void the payment and credit your account.
 - Your Financial Management Software may provide the option of disabling selected features of the Service. To disable any feature of the Service, you MUST contact us by calling **1-800-956-4442** with your notification.
 - Some states do not allow limitations on how long an implied warranty lasts, so that the above limitations may not apply to you, and that you may also have other rights, which vary from state to state.

Unless otherwise provided by law or regulation (including, to the extent applicable, the protections described in Section 5 relating to EFTs for Consumer accounts), you agree that we won't be liable to you for:

- Your inability to use the download, transfer and/or bill pay option;
- The accuracy, timeliness, loss or corruption, or misdelivery of any Eligible Account information, transfer, bill payment, or any other information;
- Unauthorized access to your Eligible Accounts or to your account information and any misappropriation, or alteration, of your account information or data, to the extent the unauthorized access results from your acts or omissions;
- Your inability to access your Eligible Account (including, failure of electronic or mechanical equipment, interconnect problems with telephone providers or Internet service providers ("ISPs"), natural disasters, strikes, or other labor problems); or
- Any other matter relating to the download, transfer or bill pay option.

You understand and agree that:

- Not all the information in your Eligible Accounts can be downloaded into your Financial Management Software.
- Information you can download may not include all of your account activity.
- Statements we generate are the official record of account transactions, positions and balances; the information you download is for tracking purposes only and should not be considered an official record.
- Account information won't necessarily reflect banking, financial, or investment activities and transactions that have not yet been completed or settled, and will only reflect the account information in your Eligible Accounts at the exact point in time that you download the information (for example, trades that have not yet been settled may not be reflected).
- Account information in your Eligible Accounts may reflect transactions as of a prior time period and may not be current when you download the information.
- We won't automatically update account information that you download to your Financial Management Software. You will have to update the Eligible Account information by downloading more current

information from your accounts (for example, stock prices, and/or the value of the investments we hold in your brokerage account, may be reflected at the prices at the close of the prior trading day and not at the current prices).

- Eligible Account information may include information you provided to us (for example, cost or tax basis information for securities we have transferred into your brokerage account); you're solely responsible for the accuracy of this information.
- We aren't liable for any loss, damages, or expenses of any kind as a result of your reliance upon the Eligible Account information in your Financial Management Software (which may not be up to date and may not include pending transactions such as a stock sales or purchases that haven't settled).
- You assume all risk that unauthorized third parties may access any Eligible Account information you download and store in your Financial Management Software.
- If you send information in an unsecure manner or take the Eligible Account information out of our secure systems by downloading it, we're no longer responsible for the security and confidentiality of that information, and the responsibility is now yours (or may be shared with others, such as your Financial Management Software provider).
- We aren't responsible for the security and confidentiality of the Eligible Account information if you:
 - Use wireless connections to download your account information, in which case you acknowledge other persons may be able to access the information being downloaded; or
 - Let others access or use your Financial Management Software.
- Downloads of Eligible Account information are at your own risk. You are solely responsible for any resulting damage to the computer (or other electronic device) to which you download any information.

15. Third-Party Software and Content

[\(a\). Description](#)

[\(b\). Disclaimers and Acknowledgements](#)

15(a). Description

Third-Party Software. We may offer third-party software tools and products ("Third-Party Software") that you can install on your computer. You are responsible for obtaining a valid and separate license agreement with the provider of the Third-Party Software.

Third-Party Content. We may offer information, commentary, and tools supplied by companies not affiliated with us ("Third-Party Content"). Third-Party Content on the Website is labeled as such, and may be available either in a frame, via a hyperlink, or simply posted to the Website. We don't own any interest in, edit, review or endorse any Third-Party Content.

15(b). Disclaimers and Acknowledgements

You understand and agree that:

- Any Third-Party Software you download through your Financial Management Software is provided to you "as is" and "as available."
- Any Third-Party Content you review or use is provided to you "as is."
- We won't be liable to you for:
 - Your inability to access or use the Third-Party Software.
 - The accuracy, timeliness, loss or corruption, or misdelivery of any Eligible Account information or any other information processed by the Third-Party Software.
 - Unauthorized access to your Eligible Accounts or to your account information and any misappropriation, or alteration, of your account information or data as a result of your installation or use of the Third-Party Software, except as otherwise provided by law or regulation (including, to the extent applicable, the protections described in Section 5 relating to EFTs for Consumer accounts).
- You assume all risk that unauthorized third parties may access any Third-Party Software you download and install, or any information you enter into the Third-Party Software.
- If you use the Third-Party Software to transmit information, you and the Third-Party Software provider are responsible for the security and confidentiality of that information.
- Any Third-Party Software downloads are your own risk and you alone are responsible for any resulting damage to the computer or other electronic device, as well as for any loss or corruption of data that might occur as a result.
- You are solely responsible for acquiring and maintaining a computer or other electronic device that can handle and access the Third-Party Software, including any necessary equipment such as a modem, and that you're responsible for all costs associated with accessing the Third-Party Software.

You further agree that we make no warranties and have no liability as to:

- The accuracy, completeness, availability, or timeliness of the information, text, graphics, or other items provided, stored, evaluated, or processed through the Third-Party Software or Third-Party Content;
- Any errors or omissions in the delivery or transmission of the Third-Party Software or Third-Party Content from us to you (and "you" includes delivery to your Financial Management Software and/or your computer); and
- The Third-Party Software's or Third-Party Content's fitness for a particular purpose and non-infringement of any third-party rights.

Some states do not allow limitations on how long an implied warranty lasts, so that the above limitations may not apply to you, and that you may also have other rights, which may vary from state to state.

16. Fees

(a). Fees for Eligible Accounts and Online Financial Services

(b). Payment

16(a). Fees for Eligible Accounts and Online Financial Services

Certain fees in connection with an Eligible Account or Online Financial Service may apply when using the Service, and are separately disclosed in the specific agreements for an Eligible Account and/or on our Website under [Fee Information](#), unless otherwise described in this Agreement.

Your internet, telephone, and/or mobile device service provider may assess other fees and bill them separately to you.

16(b). Payment

Unless otherwise agreed, you must designate an account at Wells Fargo to pay fees for Eligible Accounts and Online Financial Services (your "Payment Account"). You authorize us to charge your Payment Account for the fees.

If you close your current Payment Account, you must notify us to designate a new deposit account that will be your Payment Account. In addition, you must cancel your Online Financial Services by notifying us at **1-800-956-4442** or the phone number located on your statement.

17. Security

(a). Description

(b). Usernames and Passwords

(c). Transfers Security Procedures (Excluding Online Wires)

(d). Protecting Your Security

17(a). Description

You need a username and password, or other Wells Fargo approved security and authentication controls, to access your Eligible Accounts and Online Financial Services through the Service. We may set standards for your username and password, and other security authentication and controls. We recommend that you change your password regularly, and select a unique username and password combination for use only with the Service.

We may also require additional security procedures for certain transactions. These additional security procedures may require special hardware, software, or third-party services. To enhance the security of your Eligible Accounts and Online Financial Services, we may also offer you additional, optional security procedures. These could include personal reference questions and answers, random number generators, or one-time access codes.

We may also require the use or activation of specific applications, Internet browser software or mobile operating system features, plug-ins, and add-ons to use the Service. These could include JavaScript support and "cookies."

To enable and enhance secure access to the Service, we may also access detailed information about the computers and Mobile Devices you use to access the Service. This could include telephone numbers and unique internal and network identifiers for your computers and Mobile Devices. We also use cookies and other technology for information security and other purposes, as described in our [Digital Privacy and Cookies Policy](#).

17(b). Usernames and Passwords

Usernames and passwords must meet the standards we establish. These standards will be available for your reference whenever you create or change a username and/or password. We may require you to change or update your username and/or password at any time, including to meet any new standards we may establish. You are responsible for keeping your password confidential. We recommend you select a unique username and password combination for use only with the Service, and memorize it rather than writing it down.

You can change your username and/or password within the Service or by calling **1-800-956-4442** (**1-877-879-2495** for Wells Fargo Advisors accounts, or **1-877-488-3748** (WFCS Custodied brokerage accounts)).

17(c). Transfers Security Procedures (Excluding Online Wires)

The provisions in this Section 17(c) only apply to transactions which are subject to Article 4A of the Uniform Commercial Code ("UCC 4A"), including online transactions from business accounts. This Section 17(c) does not apply to Wire Transfers – please see Section 8(b) above for the security procedure for Wire Transfers.

The security procedure consists of verifying your username and a password, and/or such other additional security and authentication methods as we may require from time to time. We may also require you to answer security questions, use random number generators, or one-time passcodes to further verify a transfer governed by UCC 4A. Wells Fargo leverages and employs the username and password standards set forth in Section 17(b), and you agree to protect your username and password pursuant to Section 17(d). We may require that you provide to us a permanent, text message-enabled U.S. mobile phone number that you intend to use for an extended period of time (i.e., no "burner" numbers), before you use any Service subject to this Section 17(c). The purpose of the security procedure is to verify the authenticity of a transfer request delivered to us in your name and not to detect errors in the transfer. You agree the security procedure required by us in this Agreement is commercially reasonable, and meets your needs with regard to the size, type, and frequency of your transfers governed by UCC 4A.

You agree to be bound by any transfer request that Wells Fargo receives and verifies following our security procedure, even if the transfer request was not authorized by you. You agree that we may be liable only for damages required to be paid under UCC 4A. In no event will we be liable for any exemplary, special, indirect, or consequential loss, damage, costs, or expense of any nature, including lost profits, even if we have been informed of the possibility of such damages, except as may be required by law or regulation.

17(d). Protecting Your Security

Even though information exchanged through the Service is protected by advanced encryption techniques while being transmitted, you still need to protect your username and password for the Service.

You must notify us immediately if you suspect fraudulent activity on your Eligible Account or if you believe that:

- Your password may have been lost or stolen.
- A Mobile Device you use to access the Service has been lost, stolen, or compromised.
- Someone viewed, downloaded, or deleted electronic records from your Eligible Account or Online Financial Service without your permission.

To notify us:

- **Call 1-800-956-4442** anytime, 24 hours a day, seven days a week; or
- **Write** to Wells Fargo Customer Correspondence, PO Box 6995, Portland, OR, 97228-6995.

In the event of unauthorized use of your username and password, or any other security or authentication technique we use, you may be liable for resulting losses, to the extent permitted by law or regulation.

18. Privacy and Use of Information(a). Description(b). Acknowledgements and Agreements**18(a). Description**

We treat your data in accordance with Wells Fargo's [Privacy Notices](#) applicable to you and your accounts.

Your use of the Service is subject to the [Wells Fargo Digital Privacy and Cookies Policy](#). By accessing or using the Service, you understand and agree that Wells Fargo may collect and retain information about you, your internet browser, or the device you use to access the Service, including Internet Protocol (IP) address and geolocation (if enabled on your device).

We use analytics and monitoring tools to collect your interaction with our products. These interactions are collected using cookies and technical log files. We use the data for purposes that include interaction monitoring and visual replay for fraud, customer service, product improvement, and other purposes allowed by law.

You authorize your wireless carrier to use or disclose information about your account and your wireless device, if available, to Wells Fargo or its service provider for the duration of your business relationship, solely to help them identify you or your wireless device and to prevent fraud. See our [Privacy Notices](#) to see how we treat your data. You represent that you are the owner of the mobile phone number or have the delegated legal authority to act on behalf of the mobile subscriber to provide this consent.

18(b). Acknowledgements and Agreements

You agree that:

- We may collect and retain certain information and use that information to market our products and services to you. You can change your [privacy preferences online](#) or call **1-888-528-8460**.
- If you access the Service, or use an Online Financial Service, we may track and record your geographic location (if enabled on your device).
- We may use automated processes to detect any use of the Service that violates the terms of this Agreement or any applicable law or regulation.
- You will receive your annual privacy notices on our Website and the availability of the privacy notices on the Website constitutes actual notice of the contents of the privacy notices.
- Any conversations with us through use of chat, virtual assistant, or a similar service are monitored, recorded, and retained, potentially without any further notice to you.
- Other communications between you and us (or our service providers) may also be monitored, recorded, and retained. We will provide any additional notice of monitoring, recording, and retention as required by law or regulation.
- We may collect biometric data about you to authenticate your identity and to enhance the security of your accounts. The biometric data we collect may include voiceprints and behavioral characteristics such as keystroke and mouse movement patterns.

19. Your Additional Responsibilities

You agree that:

- You are responsible for actions taken by anyone using the Service after signing in with your username and password, or any other Wells Fargo approved authentication control, except as otherwise provided by law or regulation. We are entitled to rely and act upon instructions received under your username and password.
- You are responsible for keeping your username and password confidential.
- You are responsible for ensuring that you have signed off from the Service when your session is complete to prevent unauthorized persons from using the Service.
- You are responsible for ensuring your computer operating system, software, browser version, plug-ins, and anti-virus software are all current and up-to-date.
- You are responsible for ensuring that you have a valid email address and phone number at all times.
- You will be the only user of your username and password, and that you won't transfer or disclose any of this information to any other person.
- You will be responsible for all usage of the Service and any fees associated with use of other services accessed through the Service on your Eligible Account, whether or not authorized by you, except as otherwise provided by law or regulation (including, to the extent applicable, the protections described in Section 5 relating to EFTs for Consumer accounts).
- You will immediately notify us at **1-800-956-4442** or the phone number located on your statement to report any actual or suspected unauthorized use of your username or password.
- You will provide true, accurate, current, and complete information about yourself as requested.
- You will not misrepresent your identity.
- You will not use the Service for unlawful purposes, or purposes that are not permitted expressly or implicitly, by the terms of this Transfer & Payments Service or by any applicable law or regulation.
- You will comply with all rules, policies, and procedures of networks through which you access and use the Service.
- You will not use the Service in a way that disrupts, damages, disables, overburdens, interferes, or impairs the Service, the networks through which you access or use the Service, or with any other party's use of the Service.

- You will not access or attempt to access any Service account for which you have no access authorization, or duplicate, modify, distribute, or display any of the data or files from any such account.
- You will be responsible for and provide all computer, telephone, and other equipment, software (other than any software provided by us), and services necessary to access the Service.
- You will not obtain or attempt to obtain any materials or information through any means not intentionally made available or provided for through the Service.
- If you have a mortgage and a Wells Fargo entity is the servicer of your mortgage but does not hold your mortgage, you agree that (1) this Agreement and the Online Financial Services relating to that mortgage do not create an account or customer relationship with Wells Fargo and (2) the Wells Fargo entity is offering Online Financial Services relating to that mortgage strictly as the servicer, on behalf of your mortgage holder.

20. Disclaimers

(a). Disclaimer of Warranties

(b). Limits on Liability and Obligations

(c). Indemnification

20(a). Disclaimer of Warranties

To the fullest extent permitted by law or regulation, we make no warranties of any kind for the Service, either express or implied, including, implied warranties of merchantability or fitness for a particular purpose.

We do not warrant that the Service will be uninterrupted or error free, that defects will be corrected, or that our Website that makes the Service available is free of viruses or other harmful components.

20(b). Limits on Liability and Obligation

Wells Fargo and its officers, directors, shareholders, parents, subsidiaries, affiliates, agents, licensors, or third-party service providers are not liable for any:

- Consequential (including loss of data, files, profit, or goodwill or the costs of procurement of substitute goods or service) damages.
- Indirect damages.
- Incidental damages.
- Special damages.
- Punitive damages.

This is true whether these damages occur in an action under contract, or from negligence or any other theory, arising out of, or in connection with, this Agreement, the Service, or the inability to use the Service.

In addition to reasons such as scheduled system maintenance, damages could arise from circumstances beyond our control, even if we advise you of the possibility of such damages. These circumstances could include:

- Power outages.
- System failures.
- Fires.
- Floods.
- Natural disasters.
- Extreme weather.
- Cyber-attacks, including Denial of Service (DoS).

Wells Fargo won't be liable for any failure of availability or performance due to scheduled system maintenance or circumstances beyond our control (such as power outage, computer virus, system failure, fire, flood, earthquake, or extreme weather).

In states that prohibit the limitation of liability for consequential or incidental damages, the above limitations may not apply.

Except as specifically provided in this Agreement or otherwise required by applicable law or regulation, we, our service providers or other agents, also won't be liable for:

- Any loss or liability you may incur resulting wholly or partly from failure or misuse of your equipment or software provided by an external company (such as an Internet browser provider, an Internet access provider, an online service provider, or an agent or subcontractor of any of them).

- Any direct, indirect, special or consequential, economic, or other damages arising in any way from your access/use/failure to obtain access to the Service. Wells Fargo does not make any representation that any content or use of the Service is appropriate or available for use in locations outside of the continental United States, Alaska, or Hawaii.

We won't be obligated to honor, in whole or in part, any transaction or instruction that:

- Is not in accordance with any term or condition of this Agreement or any other agreement that applies to the relevant Online Financial Service or Eligible Account.
- We have reason to believe may not be authorized by you or any other person whose authorization we believe necessary.
- We have reason to believe involves funds or other property subject to a hold, dispute, restriction, or legal process we believe prevents the transaction or instruction.
- Would violate any applicable provision of any risk control program of the Federal Reserve, the Office of the Comptroller of the Currency, or any applicable rule or regulation of any other federal or state regulatory authority.
- Is not in accordance with any other requirement of our policies, procedures, or practices.
- We have other reasonable cause not to honor for our or your protection.

20(c). Indemnification

Except where we're liable under the terms of this Agreement or another agreement governing the applicable Eligible Account or Online Financial Service, you agree to indemnify, defend, and hold us, our affiliates, officers, directors, employees, consultants, agents, service providers, and licensors, harmless from any and all third-party claims, liability, damages, obligations, demands, charges, expenses, and/or costs (including reasonable attorney's fees) arising from:

- A third-party claim, action, or allegation of infringement, misuse, or misappropriation based on information, data, files, or other content or materials you submit to us.
- Any fraud, manipulation, or other breach of this Agreement or the Service.
- Your violation of any other applicable laws, regulations, or rights of a third party, including rights of privacy, publicity, or other property rights.
- The provision of the Service or use of the Service by you or any third party.
- Any negligent or intentional act or omission by you in the performance of your obligations under this Agreement.
- The violation of any applicable law, statute, or regulation in the performance of your obligations under this Agreement.
- Any breach of a representation, warranty, covenant, or obligation contained in this Agreement.

We reserve the right to defend/control (at our own expense) any matter otherwise subject to indemnification by you. In such a case, you will cooperate with us in asserting any available defenses. You won't settle any action or claims on our behalf without our prior written consent.

You are providing this indemnification without regard to whether our claim for indemnification is due to the use of the Service by you, your Authorized Representative, or your Delegate.

21. Dispute Resolution Program: Waiver of Class Action Rights and Arbitration Provision

[\(a\). Description](#)

[\(b\). Non-judicial Dispute Resolution](#)

[\(c\). Definition of Disputes](#)

[\(d\). Binding Arbitration and Waiver of Class Action Rights](#)

[\(e\). Rights Preserved](#)

[\(f\). Miscellaneous](#)

[\(g\). Fees and Expenses](#)

[\(h\). Small Claims Court](#)

21(a). Description

This Section constitutes the arbitration agreement between you and us ("Arbitration Provision"), and includes a mutual waiver of class action rights. It governs disputes about the following, which are known as "Covered Disputes":

- Interpretation of this Agreement (which includes this Arbitration Provision and whether a disagreement is a "dispute" subject to binding arbitration as provided for in this Arbitration Provision).
- The Service.
- The Online Access Process.
- Online Financial Services ("Covered Disputes").

This Section does not cover the following disputes:

- Disputes about Eligible Accounts that are brokerage accounts. These are governed by the Pre-Dispute Arbitration Agreement and governing law provisions contained in the brokerage account agreement document, which takes precedence over this Section.
- Disputes arising under any separate agreement governing your other Eligible Accounts. These are governed by the dispute resolution and governing law provisions of that agreement, which also take precedence over this Section.

21(b). Non-judicial Dispute Resolution

You and we agree that any Covered Disputes between or among you and us, regardless of when it arose, will, upon demand by either you or us, be resolved by the arbitration process described in Section (d) below. **You understand and agree that you and we are each waiving the right to a jury trial or a trial before a judge in a public court.**

As an exception to this Arbitration Provision, we both retain the right to pursue disputes in small claims court in the state where you reside if the dispute lies within that court's jurisdiction.

21(c). Definition of Disputes

A dispute is any unresolved disagreement between or among you and us. Disputes include:

- Claims based on broken promises or contracts.
- Torts (injuries caused by negligent or intentional conduct) or other wrongful actions.
- Statutory, common law, and equitable claims.
- Any disagreement about the meaning of this Arbitration Provision.
- Whether a disagreement is a "dispute" subject to binding arbitration as provided for in this Arbitration Provision.

21(d). Binding Arbitration and Waiver of Class Action Rights

Binding arbitration lets an independent third party resolve a Covered Dispute without using the court system, judges, or juries. Either you or we may require the submission of a Covered Dispute to binding arbitration at any reasonable time, even if a lawsuit or other proceeding has begun. If either you or we don't submit to binding arbitration following a lawful demand, the one who fails to so submit bears all costs and expenses (including attorney's fees and expenses) incurred by the other in compelling arbitration.

Neither you nor we will be entitled to:

- **Join, consolidate, or combine Covered Disputes by or against others in any arbitration; or**
- **Include in any arbitration any Covered Dispute as a representative or member of a class; or**
- **Act in any arbitration in the interest of the general public or in a private attorney general capacity.**

Each arbitration, including the selection of the arbitrator, will be administered by the American Arbitration Association ("AAA") or such other administrator as you and we may mutually agree to (the AAA or such other mutually agreeable administrator to be referred to here as the "Arbitration Administrator"), according to the Commercial Arbitration Rules and the Consumer Arbitration Rules ("AAA Rules").

To the extent that there is any variance between the AAA Rules and this Arbitration Provision, this Arbitration Provision will control. Arbitrator(s) must be a member of the state bar where the arbitration is held, with expertise in the substantive laws applicable to the subject matter of the Covered Dispute.

You and we each agree that in this relationship:

- You and we are participating in transactions involving interstate commerce.
- The Arbitrator will decide any dispute regarding the enforceability of this Arbitration Provision.
- Each arbitration is governed by the provisions of the Federal Arbitration Act (Title 9 of the United States Code) and, to the extent any provision of that Act is inapplicable, unenforceable, or invalid, the laws governing the relationship between you and us about which the Covered Dispute arose.

To find out how to initiate arbitration, please call any office of the AAA or visit the AAA Website at www.adr.org. If any of the provisions of this Arbitration Provision dealing with class action, class arbitration, private attorney general action, other representative action, joinder, or consolidation is found to be unlawful or

unenforceable, that invalid provision shall not be severable and this entire arbitration agreement shall be unenforceable.

21(e). Rights Preserved

This Arbitration Provision and the exercise of any of the rights you and we have under this Arbitration Provision do not stop either of us from exercising any lawful rights to use other remedies available to:

- Preserve, foreclose, or obtain possession of real or personal property.
- Exercise self-help remedies, including setoff and repossession rights.
- Obtain provisional or ancillary remedies such as injunctive relief, attachment, garnishment, or court appointment of a receiver by a court having jurisdiction.
- Enforce your rights under section 502 of the Employee Retirement Income Security Act of 1974.

21(f). Miscellaneous

You and we each agree to take all steps and execute all documents necessary for the implementation of arbitration proceedings. The arbitrator may hear and rule on appropriate dispositive motions as part of the arbitration proceeding, such as motions for judgments on the pleadings, summary judgment, or partial summary judgment.

All parties (the AAA, the arbitrators, you and we) must, to the extent feasible, take any action necessary to ensure that an arbitration proceeding, as described in this Arbitration Provision, is completed within 180 days of filing the Covered Dispute with the AAA. This provision will be liberally construed to ensure the enforcement of this Arbitration Provision.

Arbitration proceedings are conducted in the state where you reside or at a location determined by the AAA. All statutes of limitations that apply to any Covered Dispute apply to any arbitration between you and us.

The provisions of this Arbitration Provision will survive termination, amendment, or expiration of your Account relationship, the governing Agreement, or any other relationship between you and us.

This Arbitration Provision constitutes the entire agreement between you and us and supersedes all prior arrangements and other communications about dispute resolution. If more than one arbitration agreement mutually entered into by you and us potentially applies to a Covered Dispute, the one most directly related to the Eligible Account or transaction that is the subject of the dispute will control.

21(g). Fees and Expenses

Arbitration fees shall be determined by the rules or procedures of the Arbitration Administrator, unless limited by applicable law. Please check with the Arbitration Administrator to determine the fees that apply to any arbitration you may file. If the law that applies to this Agreement limits the amount of fees and expenses you have to pay, then no allocation of fees and expenses to you shall exceed this limitation. We will pay any costs that are required to be paid by us under the arbitration administrator's rules and procedures, and subject to applicable law. If the arbitrator rules in your favor on any claim presented, we will reimburse you for arbitration filing fees you have paid up to \$700.00. Unless applicable law states otherwise, each party will pay their own attorney, expert, and witness fees. This rule applies no matter which party wins arbitration.

21(h). Small Claims Court

Notwithstanding anything in the Agreement to the contrary, each party retains the right to pursue in Small Claims Court any dispute in which the remedy sought is entirely within that court's jurisdiction. Further, this arbitration agreement will apply only to disputes in which either party seeks to recover an amount of money (excluding attorneys' fees and costs) that exceeds the jurisdictional limit of the small claims court.

22. Notices and Communications With Us

(a). Description

(b). Electronic Delivery

(c). Phone Calls and Text Messages

(d). Communications Sent At Your Request/On Your Behalf

(e). Returned and Unclaimed Notices to You

(f). Contact Information Changes

(g). Complaints, Feedback, and Questions

22(a). Description

We'll provide notices and other information regarding your Eligible Account, Online Financial Service, or the Service (collectively "Account-Related Information") electronically, by phone, through the mail (U.S. Postal

Service or overnight courier), or by other means, except as expressly provided otherwise in this Agreement.

We'll send this information to the electronic address ("E-Address"), phone number, or postal address, of the owner of the applicable Eligible Account or Online Financial Service as reflected in our records, unless you specify a different E-address, phone number, or postal address.

Any notice or Account-Related Information we send you will be effective, and deemed delivered to you, when posted on our Website, sent electronically, mailed, or otherwise made available to you. You assume the risk of loss in the mail or other transit.

If your Eligible Account has multiple owners, we may send Account-Related Information to any one of them. The person receiving the notice is responsible for providing copies of all Account-Related Information to all joint account owners, Delegates, or other persons with access to the applicable Eligible Account or Online Financial Service.

Any notice you send to us won't be effective until we actually receive it and have a reasonable opportunity to act on it.

22(b). Electronic Delivery

Unless applicable law or regulation states otherwise or pursuant to the ESIGN Consent to Use Electronic Records and Signatures, when we need to provide you with information in writing, we can send it electronically, either:

- To your E-Address (if applicable and you have provided us with a valid email address); or
- By posting the information to our Website; or
- To your online banking secure mailbox, or other electronic means.

E-Addresses include email addresses, other Internet addresses, text messaging numbers, or other electronic access addresses provided to us in accordance with this Agreement.

22(c). Phone Calls and Text Messages

When you provide a phone number to us, you agree that you own or are authorized to provide the telephone number to us. You expressly agree that we may use **automatic dialing technology and/or artificial or prerecorded voice messages** to call you or to send text messages to you on the number you provided to us. To help protect your account security, Wells Fargo does not support SMS or MMS functionality for recognized VoIP, prepaid, or landline phone numbers. In order to receive text messages from Wells Fargo, such as one-time passcodes or suspicious activity alerts, an eligible phone number and Mobile Device are required. Your mobile carrier's message and data rates may apply. Message frequency may vary.

You agree that we may call you and text you to service your accounts, collect any amount you may owe, or discuss our relationship, products and services with you, as described in this Section.

22(d). Communications Sent At Your Request/On Your Behalf

You authorize us to send emails and text messages to others on your behalf, if needed to carry out your instructions regarding an Eligible Account or Online Financial Service. You confirm and agree that you have obtained consent from the person who owns or is the current subscriber of the email address or phone number to receive the communication. These communications may identify you by name and may state that we're sending them on your behalf and according to your instructions.

22(e). Returned and Unclaimed Notices to You

Unless otherwise prohibited by the laws or regulations governing your Eligible Account or Online Financial Service, this section applies if Account-Related Information documents are returned or electronic notifications are returned as undeliverable.

This means we can stop sending Account-Related Information or electronic notifications to you until you provide a valid postal or valid email to us.

We may also:

- Destroy Account-Related Information sent to you and returned to us as undeliverable.
- Hold the Account-Related Information for your Account for you to pick up.
- Stop sending the Account-Related Information through the current delivery method and use an alternative delivery method. For example, if we're sending Account-Related Information to you via the U.S. Postal Service, and the information is returned to us as undeliverable on two or more occasions, we may attempt to deliver the information to your E-Address instead.
- Suspend access to your Eligible Accounts or Online Financial Services.

If we hold Account-Related Information for you to pick up and it remains unclaimed for a period of time, we may send the Account-Related Information to the address reflected in our records for your Eligible Account or destroy it.

22(f). Contact Information Changes

You agree to notify us immediately if you no longer own or you are no longer authorized to use or share your address, E-Address, or phone number you previously provided to us. Address changes may be initiated:

- At your request - you can instruct us to change the address or E-Address to which we send notices or Account-Related Information about your Account at any time.
- If we get an address change notice from the U.S. Postal Service.
- If another party in the business of providing correct address information notifies us that the address in our records no longer corresponds to your address.

We may act on instructions purportedly made on your behalf within a reasonable time after we receive them.

Unless you instruct us otherwise, we may change the U.S. Postal Service address or E-Address only for the account(s) you specify, or for all or some of your other account(s) with us.

22(g). Complaints, Feedback, and Questions

Your feedback and questions matter. Share your feedback and complaints so we can better serve you, and contact us with questions:

- Call 1-844-WF1-CARE (**1-844-931-2273**)
- Visit us at wellsfargo.com/help/feedback
- Write to us. For addresses, go to wellsfargo.com/help/addresses
- Talk with a banker at any Wells Fargo banking location

For other online servicing needs, call Online Customer Service at **1-800-956-4442**.

We accept all relay calls, including 711.

The Service also lets you securely communicate sensitive or confidential information for your applicable Wells Fargo Advisors accounts. Use only the secure messaging feature (if available) when sharing sensitive or confidential account information about your applicable Wells Fargo Advisors accounts.

23. Export Control and International Use

The U.S. government controls the export (including downloads) of products and information containing encryption ("Controlled Technology") under the Export Administration Regulations ("EAR"). This Service may contain Controlled Technology subject to the EAR.

In your use of the Service, you agree:

- Not to access or download Controlled Technology from any country where such access or download is prohibited by U.S. export control laws (which may include Cuba, Iran, North Korea, Sudan, or Syria). Consult the Export Administration Regulations for a complete list.
- That you're not a person or entity to whom such access or download is prohibited.
- If you access the Service from locations outside the United States, then you do so at your own risk and are responsible for compliance with local laws. The Service is hosted in the United States. If you are accessing the Service from outside the United States, you may be subjecting yourself to United States law, which may differ from your local laws, including laws involving governing personal data collection, storage, deletion, processing, use, and disclosure. In your use of the Service, which is governed by United States law, including certain economic sanctions laws and regulations, and this Agreement, you may transfer certain personal information to the United States, you consent to that transfer, and you consent to the application of United States law. You acknowledge that your use of the Service is subject to the United States government export control laws and regulations, which may restrict or prohibit the use, export, re-export, or transfer of the Service and any associated software. You agree that you will not directly or indirectly use, export, re-export, or transfer any Service except in compliance with applicable U.S. export laws and regulations.

24. General Provisions

[\(a\). Changes to Agreement](#)

[\(b\). Governing Law](#)

[\(c\). Assignment](#)

[\(d\). Intellectual Property and Other Proprietary Rights](#)

[\(e\). Entire Agreement](#)

[\(f\). Waiver](#)

[\(g\). Failure to Act](#)

[\(h\). Headings](#)

24(a). Changes to Agreement

Except as otherwise required by law, we may in our sole discretion add, delete, or change the terms of this Agreement at any time.

We'll inform you of changes to the Agreement when legally required to do so, and we'll try to notify you of material changes as soon as possible even when we are not legally required to do so. We will communicate such changes by updating this Agreement on our Website, and may also communicate such changes by email, mail, and/or providing notice of change on our Website.

You or your Authorized Representative's continued use of the Service after the effective date of any updated terms of the Agreement are posted on our Website is an agreement by you to any such change to the Agreement. Except as otherwise required by law, any change to this Agreement applies only to transactions that occur, or claims that arise, after the change becomes effective.

Changes to fees or specific terms for Eligible Accounts are governed by the corresponding specific agreement governing that Eligible Account.

24(b). Governing Law

Each of your Eligible Accounts and Online Financial Services will continue to be read and interpreted according to the laws described in the agreements that you have with us regarding those Eligible Accounts or Online Financial Services (for example, your deposit account agreement or your credit card agreement with us).

This Agreement will be read and interpreted according to the laws of the State of South Dakota (unless otherwise specified in this Agreement), without regard to conflict-of-law rules.

In any legal action or claim regarding this Agreement, the prevailing party will be entitled to recover costs and reasonable attorney's fees.

24(c). Assignment

We may assign our interest in this Agreement to Wells Fargo & Company, its successors, or to any now-existing or future direct or indirect subsidiary of Wells Fargo & Company. However, you may not assign or transfer this Agreement.

We may also assign or delegate certain of our rights and responsibilities under this Agreement to independent contractors or other third parties.

24(d). Intellectual Property and Other Proprietary Rights

Other than your personal account information, all content included or available on the Service, such as advertisements, text graphics, button icons, images, audio clips, and software, including the collection, arrangement, and assembly thereof, is the property of Wells Fargo and/or third parties, and is protected by the Copyright Act and international treaties in addition to other state and federal intellectual property laws (collectively, the "Site Materials").

The trademarks, logos, and service marks displayed on the Service (collectively, the "Trademarks") are the registered and unregistered trademarks of Wells Fargo, or third parties. You may not use, copy, alter, modify, or change these Trademarks or copy, display, distribute, transfer, link to, reproduce, license, frame, alter, create derivative works of, or republish all or any portion of the Site Materials for any commercial or public purpose. The Service does not grant (by implication or otherwise) any license or right to use any Trademarks or Site Materials without the express written permission of Wells Fargo, or the third party that has rights to such Trademarks or Site Materials.

24(e). Entire Agreement

In combination with other applicable Wells Fargo agreements as described in Section 1(b) of this Agreement, this Agreement represents the agreement between you and Wells Fargo regarding the Service. It merges and supersedes all previous and contemporaneous written or oral agreements and understandings regarding the subject of online access.

Each of the rules, terms, and conditions set forth in this Agreement stands alone. Any term or condition contained in this Agreement that is inconsistent with the applicable laws and regulations that may govern the Service will be deemed to have been modified by us and applied in a manner consistent with such laws and regulations.

Unless stated otherwise, if any provision of this Agreement is held to be invalid or otherwise unenforceable, the remainder of the provisions will remain in full force and effect, and will in no way be invalidated or otherwise affected.

24(f). Waiver

We may agree in writing (or otherwise) to waive a provision of this Agreement, including a fee (a "Waiver"). We may revoke any Waiver.

24(g). Failure to Act

Our failure to act with respect to a breach of the Agreement by you or others doesn't waive our right to act with respect to subsequent or similar breaches.

24(h). Headings

Headings are for reference only and don't define, limit, construe, or describe the scope or extent of a Section.

25. Additional Services and Addenda Agreements

The following addenda agreements apply if enrolled in these additional services.

- [Zelle® Transfer Service](#)
- [Direct Pay](#)
- [Sender's Rights for ExpressSend Transfers](#)
- [Credit Close-UpSM \(FICO\)](#)

Effective December 8th, 2023, with respect to the Bill Pay limits in Section 6(a), for limits listed as \$50,000 per payment, if you are using a Bill Pay Funding Eligible Account owned by a customer with The Private Bank experience then the per payment limit for that account is \$100,000. The Private Bank is an experience level for qualifying clients of Wells Fargo Wealth and Investment Management (WIM). WIM offers financial products and services through affiliates of Wells Fargo & Company. Bank products and services are available through Wells Fargo Bank, N.A., Member FDIC.

Investment and Insurance Products are:

- **Not Insured by the FDIC or Any Federal Government Agency**
- **Not a Deposit or Other Obligation of, or Guaranteed by, the Bank or Any Bank Affiliate**
- **Subject to Investment Risks, Including Possible Loss of the Principal Amount Invested**

Investment products and services are offered through Wells Fargo Advisors. Wells Fargo Advisors is a trade name used by Wells Fargo Clearing Services, LLC (WFCS) and Wells Fargo Advisors Financial Network, LLC, Members [SIPC](#), separate registered broker-dealers and non-bank affiliates of Wells Fargo & Company.

FICO is a registered trademark of Fair Isaac Corporation in the United States and other countries.

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